

DOT COM ZAMBIA PLC

FINAL FOR PUBLICATION

Payment, Refund and Transaction Dispute Policy

Customer-facing operational policy

Effective date: 1 August 2026

Version: 1.0

Applies to: eToll Accounts and Cards

This Policy supplements the eToll Account Terms and Conditions. Capitalized terms have the meanings given in those Terms. If this Policy conflicts with the Terms, the Terms prevail; mandatory applicable law prevails over both.

1. Top-ups

Top-ups are credited after payment authorisation and settlement. A provisional or erroneous credit may be reversed if payment fails, is duplicated, is reversed or is charged back. Payment-provider processing times and fees may apply.

2. Tolls and negative balances

Each valid toll is debited to the Account. Delayed posting, offline processing or adjustments may create a negative balance. The Account Holder must promptly restore the balance. DCZ may apply new funds to sums already due and may restrict use or account closure until the balance is settled.

3. How to dispute a Transaction

Review Transactions promptly and, where reasonably practicable, notify DCZ of a dispute through the platform or at support@dotcomzambia.com within 30 days after the Transaction date. Include the Account and Card, vehicle, toll point, date/time, amount, reason and available evidence. DCZ will also consider a later notice where required by law or where the delay is reasonably justified; mandatory consumer rights are not affected.

4. Review process

DCZ will acknowledge a dispute within 2 business days after receipt, or a flagged Transaction within 2 business days after identification. DCZ will resolve the matter within 21 business days after that receipt or identification. A request for information does not suspend this period. Where reasonably necessary, including because material information remains outstanding, DCZ may extend the period once by giving written notice before the original period expires, stating the reason and the revised decision date. DCZ may verify platform, Toll Operator and payment-provider records; request documents; preserve evidence; and restrict a refund or disputed amount during review. DCZ may suspend a Card during review only where the Account

has overdue payments or the available information indicates highly suspicious activity. Undisputed sums remain payable.

5. When a refund or correction may be issued

A refund or account correction may be made for a verified duplicate or erroneous charge, failed payment or service, a confirmed unauthorised Transaction allocated to DCZ under the Terms, or another legal basis. No refund is due for a valid toll merely because an employee exceeded internal authority or the Account Holder later disputes the journey.

6. Method, set-off and timing

Approved refunds may be credited to the Account or returned to the original payment method and will be processed by DCZ within 14 calendar days after approval. A confirmed erroneous charge will be reversed by DCZ within 7 business days after confirmation. On Account closure, an eligible prepaid balance will be refunded by DCZ within 30 calendar days after closure, subject to reconciliation and net of outstanding amounts. DCZ may first set off negative balances, valid tolls, false refunds or other sums due. A bank or payment provider may require additional time after DCZ processes the refund or reversal.

7. Fraudulent refund requests

A person must not seek a refund, reversal or chargeback dishonestly. DCZ may suspend the relevant Card or Account, reverse improper credits, recover valid Transactions and reasonable documented recovery costs, preserve evidence and report suspected unlawful conduct.

8. Escalation

A dissatisfied Account Holder may request internal review with reasons and new or overlooked evidence. Unresolved disputes follow the escalation and arbitration clause in the Terms, without limiting mandatory statutory remedies.

9. Contact

Transaction disputes and refund requests may be submitted through the platform or to support@dotcomzambia.com. Complaints may be submitted to complaints@dotcomzambia.com. Registered office: Plot 22854, Off Leopard's Hill Road, Ibex, Lusaka. General support: +260 773 062 261.