

T H E R E C L A I M E D company

DISPUTE & RESOLUTION POLICY

Buyer-Seller Dispute Process and Card Chargeback Information

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1. Introduction and Scope

This Dispute and Resolution Policy ('Dispute Policy') sets out the process by which disputes between buyers and sellers on The Reclaimed Company platform are handled, and clarifies the extent and limits of the Platform's involvement in dispute resolution.

CRITICAL NOTICE: The Reclaimed Company is a technology middleware platform only. We are NOT a party to any transaction. We do NOT offer any buyer guarantee, seller protection scheme, or additional financial protection beyond facilitating access to card chargeback through our payment processor, Stripe. All disputes are fundamentally between the buyer and the seller.

2. Our Role in Disputes — Middleware Facilitator

The Reclaimed Company facilitates an online marketplace but is not a party to any transaction. Our role in disputes is strictly limited to providing a communication channel between buyers and sellers, relaying dispute communications, providing transaction records and communications logs to Stripe for chargeback processing, and suspending or removing seller accounts where a pattern of fraudulent conduct is evidenced.

IMPORTANT: Beyond Stripe's chargeback process (see Section 5), The Reclaimed Company offers no additional buyer protection scheme. Your primary protection in the event of dispute is the Stripe chargeback process described in this Policy.

3. Buyer and Seller Responsibilities in Disputes

3.1 Buyer Obligations

Where a dispute arises, the buyer must first contact the seller directly through the Platform's messaging system, act in good faith and attempt amicable resolution before escalating, retain all communications and evidence, not raise unjustified or vexatious disputes, and report the matter to us if direct resolution is not achieved within 7 days.

3.2 Seller Obligations

Where a dispute is raised against them, the seller must respond promptly (within 48 hours), act in good faith to resolve the matter, not harass or abuse the buyer, cooperate with us and Stripe in the event of a chargeback investigation, and provide evidence and documentation to support their position where requested.

4. Escalating a Dispute to the Platform

4.1 How to Report a Dispute

If you have been unable to resolve a dispute directly within 7 days, you may escalate the dispute to us by emailing disputes@thereclaimedcompany.com with the subject line 'DISPUTE — [your order/listing reference]', providing your account name, the order or listing reference, a clear description of the dispute, copies of all relevant communications, and specifying the outcome you are seeking.

4.2 Our Process

Upon receipt of an escalated dispute, we will acknowledge receipt within 3 business days, notify the other party that a dispute has been escalated, request relevant documentation and evidence from both parties, and provide a non-binding recommendation within 14 business days, subject to the complexity of the dispute.

4.3 Nature of Our Involvement

Our dispute handling service is provided as a courtesy only. Our recommendations are non-binding on either party. We do not act as an arbitrator, mediator, or adjudicator. Any recommendation we make has no legal force.

5. Card Chargeback Through Stripe

5.1 What is a Chargeback?

A chargeback is a dispute mechanism offered by card networks whereby a cardholder can ask their bank or card issuer to reverse a transaction. The Reclaimed Company facilitates all payments through Stripe, which supports the chargeback process in accordance with applicable card network rules.

5.2 When You May Have Chargeback Rights

As a buyer who paid by credit or debit card, you may have the right to raise a chargeback in circumstances including: the item was not received; the item significantly does not match the description; you did not authorise the transaction; the seller has become insolvent; or the seller has refused a legally required refund.

5.3 How to Raise a Chargeback

1. Contact your bank or card issuer's disputes team by telephone or through their online banking portal;
2. Provide the transaction details, including the date, amount, and merchant name (The Reclaimed Company / thereclaimedcompany.com);
3. Explain the reason for your dispute;
4. Provide supporting evidence (photographs, correspondence, listing details, proof of non-receipt);
5. Your card issuer will investigate and notify both you and Stripe of the outcome.

5.4 Chargeback Timeframes

Chargeback rights are time-limited, typically to 120 days from the transaction date or the expected delivery date. You should raise a chargeback promptly if you intend to do so.

5.5 Our Response to Chargebacks

Where a chargeback is raised, we will notify the seller, request evidence from the seller, submit the seller's evidence to Stripe for onward submission to the card network, and cooperate fully with Stripe and the card network's investigation. The ultimate decision rests with the card network and is not within the control of The Reclaimed Company.

5.6 Section 75 — Credit Card Purchases

Where you paid using a credit card and the purchase price was between £100 and £30,000, you may also have additional rights against your credit card provider under Section 75 of the Consumer Credit Act 1974. Please contact your credit card provider for further information.

6. Limitations on Our Liability in Disputes

Our liability in connection with any dispute between a buyer and seller is strictly limited as follows: we do not guarantee any particular dispute outcome; we are not liable for any loss suffered by either party; our maximum liability shall not exceed the amount of platform fees paid by that party in connection with the specific transaction in dispute; and we exclude all liability for consequential, indirect, or special losses.

7. Legal Proceedings

This Dispute Policy does not prevent either party from pursuing their legal rights through the courts. If you wish to pursue a small claim against a seller, you may do so through the UK's HM Courts and Tribunals Service small claims process at [gov.uk/make-court-claim-for-money](https://www.gov.uk/make-court-claim-for-money). The Reclaimed Company is not a necessary or appropriate party to any such claim.

8. Governing Law

This Dispute Policy is governed by English law and is subject to the exclusive jurisdiction of the courts of England and Wales.

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