One-page policy and reply sheet

LoftyBiz 179 · Customers & Community · Refunds, Returns and Guarantees

These are examples, not promises. Figures are illustrations, not a required window, not legal rules for your country, and not a promise that a policy will prevent every dispute. General business education, not legal, financial or tax advice. Check local consumer rules before you publish.

Write a clear refund, return and guarantee policy before the first complaint: what you refund or replace, the time window, the condition, and the exact steps a customer should take. Put the same words on your site or receipt, practise one calm reply, and decide who can approve an exception. Keep the policy and the case log in Systex, our own product at loftybiz.net.

Four decisions

1. What you refund or replace, and what you do not. 2. The time window and the condition you need. 3. How a customer starts a return, in one clear path. 4. How you apply the same rules to each case, and when you still use judgement.

My one-page policy (draft in your own words): _____

Worked examples from the lesson

Item	Bianca (Cincinnati children's clothing shop)	Farid (Buffalo repair shop)
Setting	Cincinnati, USA · children's clothing, online and in person	Buffalo, USA · phone and laptop repair
The rule (example only)	Unworn items with tags: 14 days, refund or exchange. Worn items: only where the fault was hers (for example a seam that failed). Sale items: exchange only.	Same fault, 30 days: a free second look, no extra labour charge. New damage (a new drop, liquid, or a part the customer later changed) is a new job.
The path	Tell us (photo, form or desk). Wait for a yes before you post the item back. Send it back as asked. Keep the postage note.	Keep the receipt. Do not open the device if it was sealed. Come back to this shop, not a third party, if you want the guarantee to apply. Explain this at handover, not only in small type.
Who decides	Standard unused return: the shop can process it. Faults and unusual cases: the owner reviews.	Follow the written guarantee even on a busy day. Do not invent a harsher rule because you are tired, and do not give a free extra repair the policy does not include just to end the conversation.
Review / log	Once a month: what was refunded, what was declined, and what needs to be said more clearly. If two families ask the same question, add one line to the card.	A short private log: date, issue, decision, and whether the policy was clear. Personal details stay limited. Refunds recorded in the accounts in the same week. Tell new helpers the same two examples: same fault, and new damage.

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One calm reply you can reuse

Point to the published rule. Ask for the details you need. Give a clear next step. Do not argue, and do not over-promise a faster outcome than you can meet.

My reusable reply: _____

This week

- Write a one-page policy: what you refund or replace, the time window, the condition, and the exact steps a customer should take.
- Check local rules so you do not publish a stricter line than the law allows.
- Put the same words on your site or receipt.
- Practise one calm reply, and decide who can approve an exception.
- Put the policy and the case log into Systex so the steps stay clear.

Settings: Bianca's example is set in Cincinnati; Farid's is set in Buffalo. The 14-day and 30-day figures are illustrations, not a required window and not legal rules for your country. No phone numbers or private contacts are included.

Systex is our own product. Find it, and the free downloads, at loftybiz.net. Planned path (not a live page): https://loftybiz.net/free/policy-reply-sheet