

# The Spool List

Dispute & Refund Policy · Draft for review

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This policy governs how disputes between buyers and makers are handled on The Spool List marketplace. It is built around three principles: fast resolution, due process for makers, and evidence-based decisions. This draft is shared with founding affiliates and selected marketplace participants for feedback before public launch.

## 1. Scope

This policy applies to all paid transactions between buyers and makers on The Spool List marketplace, processed through Stripe Connect. It does not apply to platform subscription fees, which are covered by the standard Terms of Service.

## 2. Buyer Inspection Window

Buyers have **5 business days** from the date of delivery confirmation to inspect the work and raise a dispute. Delivery is confirmed by tracked shipping receipt or, for digital fulfilment, by file delivery timestamp. Once the inspection window expires without a dispute filed, the transaction is considered closed and no further refund claims are accepted through the platform.

## 3. Funds Release

Funds release to the maker upon delivery confirmation, net of platform commission. If a dispute is filed within the inspection window, the platform may issue a clawback against the maker's account to fund any refund determined by the dispute resolution process. Makers agree to this clawback mechanism as a condition of accepting marketplace transactions.

## 4. Filing a Dispute (Buyer)

To file a dispute, the buyer must submit, within the inspection window:

- A written description of the issue, identifying which delivered item is in dispute and what specifically is wrong.
- Photographic or video evidence clearly showing the defect, dimensional issue, or spec mismatch.
- Reference to the agreed specification (job brief, drawings, or specification sheet) the delivered item is being measured against.
- The remedy sought: full refund, partial refund, replacement, or rework.

Disputes filed without evidence are returned to the buyer for completion and do not pause the inspection window. Disputes for purely subjective preferences ("I changed my mind") are not eligible unless the maker offers a discretionary refund.

## 5. Maker Response Window

Once a dispute is filed and accepted as complete, the maker has **3 business days** to respond with their position and any supporting evidence. Acceptable maker evidence includes delivery tracking, dimensional inspection reports, photographs taken before shipping, production logs, and communication records with the buyer.

If a maker does not respond within 3 business days, the dispute is decided on the buyer's evidence alone. Repeated non-response is a factor in maker account standing (see §8).

## 6. Platform Decision

The Spool List will issue a decision within **5 business days** of receiving all required evidence from both parties. The decision is made by platform staff applying this policy and is final for the purposes of the marketplace transaction. Decisions are issued in writing with a brief rationale to both parties.

Possible outcomes:

- **Full refund to buyer.** Buyer is refunded the full purchase amount. Maker is not paid; platform commission is refunded with the goods (maker bears the cost of the failed transaction).
- **Partial refund.** Buyer is refunded a proportion reflecting the severity of the defect. Maker retains the balance, net of commission on the refunded portion.

- **Rework or replacement.** Maker delivers a corrected version within an agreed timeframe. A new inspection window opens on re-delivery.
- **No refund.** Where evidence does not support the buyer's claim, the transaction stands as delivered.

## 7. Refund Mechanics

Refunds are issued to the buyer's original payment method via Stripe Connect within 5 business days of the platform decision. On full refunds, platform commission is returned to the buyer alongside the maker's portion — makers bear the platform fee on failed transactions. On partial refunds, both maker payment and platform commission are reduced proportionally.

## 8. Maker Track Record

Maker history is visible to the platform reviewer during dispute resolution and may inform the decision in close cases. Specifically:

- Makers with a consistent record of successful deliveries and few or no upheld disputes receive a presumption of good faith in evidence-ambiguous cases.
- Makers with multiple upheld disputes in a rolling 90-day window may be required to provide enhanced evidence (pre-shipment inspection records) for new disputes.
- Track record never overrides clear evidence — strong buyer evidence wins regardless of maker history.
- Track record is one factor, not a black box. Reviewers note in the decision rationale where it influenced the outcome.

## 9. Account Standing

Repeated upheld disputes against a maker, or repeated bad-faith disputes from a buyer, may result in account warnings, listing restrictions, or removal from the marketplace. Specific thresholds are not published to prevent gaming; accounts at risk receive written notice before any action is taken.

## 10. Out of Scope

This policy does not cover: shipping carrier loss or damage (subject to the carrier's own claims process, with platform assistance); buyer-supplied materials that proved unsuitable; specifications agreed in writing between buyer and maker that vary from any listed default; or jobs where the buyer modified the spec mid-production without written maker agreement.

## 11. Relationship to Stripe Connect Disputes

Buyers retain the right to file a chargeback with their card issuer through Stripe at any time. The Spool List's internal dispute process is offered as a faster, evidence-based alternative; buyers who file a chargeback during or after platform dispute resolution waive further platform-mediated remedy on the same transaction. Makers whose accounts are subject to chargebacks remain liable for those amounts under Stripe Connect's standard terms.

## 12. Changes to this Policy

The Spool List may update this policy. Material changes are communicated to active marketplace users at least 14 days before taking effect. Disputes already in progress are resolved under the policy in force when the dispute was filed.