

Appendix 2 to the HandyMan24 Terms of Service. Offers, commission and refunds

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The Polish version of this document is legally binding. This translation is here to help you understand it. [Polish version](#)

§ 1. Offer

1. A Professional sees Jobs from the categories and area they have set in their profile. You cannot submit an Offer on your own Job.
2. In the Offer, the Professional gives **their own price** for each piece of work. Where the Client has given a quantity (metres, pieces, hours), the Professional gives a rate per unit, and the Offer price is the rate times the Client's quantity. The Professional does not change the quantity.
3. With a Job, the Professional may see indicative amounts for the work. The price field is not filled in for them, and a price that differs from the indicative one has no consequences on the Platform.
4. Until the choice is made, the Professional may withdraw an Offer without consequences. If the Professional has given a date in the Offer and that date passes, the Offer expires.
5. The Client may reject an Offer ("Not for me"). This is the Client's choice, not a violation by the Professional.

§ 2. When an Offer is active

1. An Offer can be submitted if the funds on the HandyCoin Account cover the commission on the Contract that would arise if it were accepted (calculated on the amount of this Offer together with the Professional's other current Offers in this Job, and not on less than the Minimum call-out).
2. Funds are not blocked when an Offer is submitted. If the balance falls below the required amount before the choice is made, the Offer becomes "Inactive": the Client sees it with that label and cannot accept it, and the Professional is notified. After a top-up, the Offer is active again.

§ 3. Minimum call-out

1. The amount of one Contract (the total of the work entrusted to one Professional in one Job) is **at least 300 zł**.

2. A single Offer may be lower. If, after the choice, the total of the work with a given Professional is lower than 300 zł, the Client chooses: they confirm the Contract with a **minimum call-out top-up charge** (a separate item that goes entirely to the Professional), or they entrust another piece of work to that Professional. The Client sees the breakdown of the amount (work + top-up charge) before confirming.
3. The threshold applies for the whole duration of the Contract, including when the scope is reduced.

§ 4. Commission

1. The Professional pays commission for each Contract in which the Client chose them. The Client does not pay commission.
2. We collect commission from the HandyCoin Account **at the moment the Client chooses the Professional**. Before submitting an Offer, the Professional sees how much commission they will pay if they are chosen.

3. The rate depends on the Contract amount (including the minimum call-out top-up charge) and applies to the **whole amount**, not to part of it:

Contract amount	Rate
up to 3,000 zł	20%
3,000.01 – 5,000 zł	18%
5,000.01 – 10,000 zł	15%
10,000.01 – 20,000 zł	13%
20,000.01 – 30,000 zł	12%
30,000.01 – 50,000 zł	11%
50,000.01 – 75,000 zł	10%
75,000.01 – 100,000 zł	9%
100,000.01 – 150,000 zł	8%
150,000.01 – 250,000 zł	7%
250,000.01 – 500,000 zł	6%
over 500,000 zł	5%

Examples: a Contract for 600 zł – commission 120 zł. For 3,000 zł – 600 zł. For 3,001 zł – 540.18 zł. For 10,350 zł – 1,345.50 zł. The lowest possible commission is 60 zł (20% of 300 zł).

4. There is one table for all Professionals. The rate does not depend on the verification level, the number of previous jobs or the size of the top-up.
5. Work **added on site** to an ongoing Contract (Appendix 1, § 6) is subject to a rate of **10%** of the amount of the added work.

6. When the Client entrusts the Professional with another piece of work in the same Contract or the scope grows, we set the rate based on the new amount and collect the difference between the new commission and the commission already collected. If the new commission is lower than the one collected, we neither collect nor refund anything. When the scope is reduced, we refund a part of the commission proportional to the drop in the amount. **When work is reduced, the commission never goes up.**
7. While an account is under restrictions, the rate may be higher by **no more than 5 percentage points** (Appendix 5, § 4(3)), and the total rate never exceeds 30%.
8. We record the rate and threshold we applied with each Contract. A later change to the table does not change commission already collected.

§ 5. Commission refund

1. When a Contract is cancelled, we prepare a commission refund request. As a rule, we propose a full refund. The request is checked by two different people on our side; the funds return to the HandyCoin Account after they approve it.
2. We do not propose a refund automatically, but review the case individually (usually within 24 hours), when in the last 30 days:
 1. the same Client–Professional pair has already cancelled a joint Contract;
 2. the Professional has received at least 3 refunds;
 3. the Client has cancelled at least 3 Contracts;
 4. or there are already “before” or “after” photos of the work at the time of cancellation.

In that case we look at the pair’s history, the conversation and the photos, and decide on a full refund, a partial refund or no refund. We give reasons for the decision.

3. When a Professional cancels a Contract because the Client is not responding and there are no photos yet, the first such refund within 30 days is always granted.
4. During a dispute the refund is suspended; the outcome of the dispute decides the refund (Appendix 1, § 8).
5. Commission paid from a bonus is refunded as a bonus, with its original expiry date.
6. A complaint after the Contract is confirmed does not lead to a commission refund (Appendix 1, § 8(5)).

§ 6. HandyCoin Account

1. The HandyCoin Account is a prepayment for future commission, kept in zloty. It is not a bank or payment account, does not hold electronic money and does not bear interest. Funds cannot be transferred to another User.

2. A top-up is at least **50 zł**, but not less than the lowest possible commission (currently 60 zł), so that an Offer can be submitted after the top-up. For security reasons, the number and total of card top-ups within 7 days are limited; the Platform shows the limit before you pay. You pay by card, BLIK or another method provided by our payment operator Stripe. Top-ups are made on the website. You can have one unpaid top-up at a time.
3. If a payment reaches us after the Platform has marked the top-up as expired, we still credit it to the HandyCoin Account.
4. The balance is the sum of the entries in the account history, which the Professional can see in full. We refund top-up funds only in the cases set out in the Terms of Service, § 10(3) and § 11(3).
5. **Bonuses.** For reaching the “Identity confirmed” level we grant a bonus of 50 zł, and for a voluntary test on using the Platform – 30 zł. A bonus can be used only for commission, is valid for 90 days (the date is shown in the account history), and cannot be paid out or refunded. Bonus amounts may change under the procedure in the Terms of Service, § 12; a change does not affect bonuses already granted. We send a reminder 7 days before a bonus expires.
6. If the bank reverses a top-up payment (chargeback), the balance may become negative. A negative balance is covered by the next top-up; until then, no Offers can be submitted.

§ 7. Card payment from the Client

1. A Professional may turn on card payments from Clients. They do this through a Stripe form embedded in the Platform and conclude an agreement directly with Stripe, on Stripe’s terms. Stripe verifies the Professional’s identity itself.
2. The Client’s payment goes to the Professional’s Stripe account. We do not hold this money and do not decide on its payout; payouts to the Professional’s bank account are made by Stripe on its own schedule.
3. Card payment is an option for the Client. Cash is equally valid.
4. If there are not enough funds on the HandyCoin Account for the commission, we may collect it from a card payment only with the Professional’s separate consent.

§ 8. Order of Offers and promotion

1. The main parameters that determine the order of Offers seen by the Client and the order of Jobs seen by the Professional are described on the Display order (<https://www.handyman24.eu/en/display-order/>) page. Next to the list of Offers, the Client sees the link “Why this order?”.
2. We currently **do not offer paid promotion of Offers**, and no one can pay for a higher position. If we introduce promotion, every promoted Offer will be clearly marked, and the rules and prices will be added to this Appendix under the procedure in the Terms of Service, § 12.