



RUNNING EXAMPLE

In October 2026 Lendari opens a named route of appeal for Margaux's decisions.

PAGE 1/1

1 THE RULE · THREE QUESTIONS, ONE USEFUL APPEAL

THE THREE QUESTIONS

Who bears it. How that person learns of it. Before whom they can come back. Until the three answers are written, the organisation does not know what its delegation costs those who never agreed to it.

WHAT MAKES AN APPEAL USEFUL

It reaches a human with the power to undo the decision, within a written deadline, without the claimant having to prove the system at fault. A form that routes back to the same agent closes the appeal instead of opening it.

2 WORKED EXAMPLE · LENDARI · APPEALS IN OCTOBER 2026

DECISION	WHO BEARS IT	HOW THEY LEARN OF IT	APPEAL AND DEADLINE
Refund refused	The customer	A message naming the agent and the reason	Review by an adviser within 5 working days
Goodwill gesture refused by silence	The customer	They do not learn of it	To be fixed: refusal made explicit by 11/30
Block on suspicion of fraud	The customer	A generic message, reason withheld	Human review within 48 h, reason given
Return refused by the carrier's agent	The customer	A notification from the carrier	No appeal at Lendari, to be opened
Prioritising a case in the queue	The customer	Never	Outside appeal, but entered in the register (ACF-09)

3 CHECK WHEN RE-READING

THE LINE WITH NO APPEAL

Any line whose right-hand column is empty is a decision the organisation takes with no means of correcting it. At Lendari, 2 lines out of 5 in October, and that is the plan for the next two months.

THE APPEAL NOBODY USES

An appeal never used is not a good sign: either nobody knows it exists, or the path is too long. The number of appeals filed reads as a health indicator, not as a cost.

A decision with no appeal is not an automated decision, it is a decision beyond appeal.