



# Terms and conditions •

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Effective date: 1 April 2026

Operated by Seezun Limited

Governing law: England and Wales

ICO registration number: ZC112020

**[team@sznmarketplace.com](mailto:team@sznmarketplace.com)**

These terms set out how SZN. works, what you can expect from us, and what we expect from you. Please read them before using the platform.

## 1. About SZN. •

SZN. is a peer-to-peer marketplace that connects Lenders and Renters, and Sellers and Buyers, of South Asian occasionwear. We provide the platform and facilitate transactions between users. We are not a party to any contract formed between users. Users contract directly with each other.

SZN. is operated by Seezun Limited, a company registered in England and Wales under CRN 06829670.

## 2. Definitions •

In these Terms, the following words have the meanings set out below.

**Platform** means the SZN. app and associated services.

**Item** means any garment or accessory listed on the platform.

**Listing** means an Item made available by a Seller or Lender.

**Transaction** means any completed rental or sale on the platform.

**Rental Transaction** means a Transaction where an Item is rented for a defined period.

**Sale Transaction** means a Transaction where an Item is sold outright.

**Lender** means a user who lists an Item for rental.

**Renter** means a user who rents an Item.

**Seller** means a user who lists an Item for sale.

**Buyer** means a user who purchases an Item.

**RRP** means the recommended retail price declared by the Lender or Seller at the point of Listing.

**Security Deposit** means the deposit collected at checkout on Rental Transactions.

**Platform Fee** means the 5% fee, capped at £5, charged to Buyers and Renters at checkout.

**Rental Commission** means the 15% deducted from Lender payouts on completed Rental Transactions.

**Damage Assessment Framework** means our published framework for assessing damage charges, available at [sznmarketplace.com/damage-policy](https://sznmarketplace.com/damage-policy).

**Applicable Law** means the laws of England and Wales.

## 3. Eligibility •

You must be 18 or over to use SZN. You must be a UK resident. By creating an account, you confirm that you meet both requirements. We reserve the right to close any account where we have reason to believe the user is under 18 or not a UK resident. There are no exceptions to the age requirement.

## 4. Account registration •

You must provide accurate and complete information when creating an account. You may only hold one account. You are responsible for keeping your account details and password secure. You must notify us immediately if you become aware of any unauthorised use of your account. We may suspend or close accounts that breach these Terms, acting reasonably and with notice where practicable.

## 5. Identity verification •

All users wishing to rent an Item must complete identity verification via our third-party provider Veriff before or at the point of their first rental booking. Verification is required once only. Once verified, you do not need to reverify for future rentals.

Verification requires you to provide a valid identity document and may include a facial image check. SZN. does not store your identity documents. These are processed by Veriff in accordance with Veriff's privacy policy. By proceeding with verification, you consent to Veriff processing your identity data as described in our Privacy Policy.

We reserve the right to decline or cancel a rental booking where verification cannot be completed.

## 6. Consumer and trader declaration •

By creating an account, you confirm that you are using SZN. as a private individual. You confirm that you are not Listing Items on behalf of a business or for commercial purposes. Commercial use of the platform without SZN.'s prior written consent is a breach of these Terms and may result in account suspension. You will be asked to confirm this at signup via a dedicated tick-box.

## 7. Booking request and formation of contract •

When a Buyer or Renter submits a checkout request, their payment method is authorised but not captured. The Seller or Lender then has 24 hours to accept or decline the request via the accept or decline mechanism in the app.

A legally binding contract between the Buyer or Renter and the Seller or Lender forms at the point the Seller or Lender accepts the request, at which point payment is captured. If the Seller or Lender declines or does not respond within 24 hours, the request automatically cancels and the payment authorisation is released in full. No charge is made to the Buyer or Renter's card. SZN. is not a party to the contract formed between users.

Sellers and Lenders will receive an in-app and email notification when a booking request is submitted. They must accept or decline within 24 hours. Failure to respond within 24 hours will result in automatic cancellation. Repeated failure to respond may result in listing suspension.

## 8. Listing Items •

By creating a Listing, you confirm that:

- the Item belongs to you and you have the right to sell or lend it;
- the description, photographs, size, condition, and pricing are accurate and not misleading;
- all flaws, defects, signs of wear, and damage are clearly described and reflected in the listing photographs;
- the Item is not counterfeit, stolen, or prohibited under our Acceptable Use Policy;
- the Item's RRP does not exceed £1,500.

For rental Listings, you must provide the Item's RRP (maximum £1,500), a daily rental rate (minimum £45 per day), and a minimum rental period (minimum 3 days). The Security Deposit will be automatically calculated at 15% of the stated RRP (minimum £50, maximum £150).

For sale Listings, you must set a sale price (maximum £1,500).

We reserve the right to remove any Listing that does not meet these standards, acting reasonably.

## 9. Lender obligations •

As a Lender, you agree to:

- dispatch the Item in time for it to arrive by the rental start date, using tracked and insured shipping;
- package the Item appropriately to prevent damage in transit;
- ensure the Item is clean and in the condition described in the Listing;
- take and retain timestamped photographs of the Item immediately before dispatch and no earlier than 24 hours before dispatch;
- report any damage to SZN. within 48 hours of receiving the Item back, with timestamped photographic evidence.

You bear the risk of loss or damage to the Item during outbound transit (from you to the Renter). If the Item is lost or damaged during outbound transit, this is dealt with under your shipping insurance and is not a Renter liability.

### 9A. Lender dispatch obligations and late dispatch •

The Lender must dispatch the Item in sufficient time for it to arrive with the Renter by the rental start date. As a guide, dispatch should occur no later than 2 working days before the rental start date, taking into account the delivery method used.

If the Item has not arrived with the Renter by the rental start date and the Lender cannot provide tracked shipping confirmation showing dispatch in reasonable time, the Renter may contact SZN. to request a full refund of the rental fee and Security Deposit. We will process that refund promptly once we have reviewed the dispatch evidence.

If the Item arrives after the rental start date but within the rental period, the Renter may contact us to request a proportionate refund reflecting the days of the rental period lost. We will assess this on the basis of the tracked shipping information provided by both parties and will act reasonably in determining any refund.

If the Item does not arrive at all, the Renter is entitled to a full refund of the rental fee and Security Deposit.

Lenders who fail to dispatch on time, fail to provide tracking information when requested, or repeatedly cancel or fail to fulfil accepted bookings may have their listings suspended or their account closed, acting reasonably and with notice where practicable.

## 10. Renter obligations •

As a Renter, you agree to:

- treat the Item with reasonable care throughout the rental period;
- return the Item by the agreed return date via tracked and insured shipping;
- take and retain timestamped photographs of the Item within 12 hours of receiving it, and again immediately before returning it;
- return the Item in the same condition as received, allowing for normal wear consistent with the garment type and rental period.

You bear the risk of loss or damage to the Item during return transit (from you to the Lender).

## 11. Payments, fees and damage charges •

### How payments work

- 11.1 All payments on SZN. are processed by Stripe. By using the platform, you agree to Stripe's terms of service in addition to these Terms. SZN. does not store your full card details. Stripe does, securely, on our behalf.
- 11.2 When you complete a Transaction, you authorise us (and Stripe acting on our behalf) to charge your payment method for:
- (a) the rental fee or purchase price;
  - (b) the applicable Platform Fee;
  - (c) the Security Deposit (Rental Transactions only); and
  - (d) any amounts due under this Clause 11, processed in accordance with the steps described below.
- 11.3 Platform Fees are non-refundable once a Transaction has been processed, unless we expressly agree otherwise. We may reasonably deduct non-refundable payment processing costs from any refund we issue.
- 11.4 All payment timelines in these Terms use calendar days, not working days.

### Security deposit

- 11.5 For each Rental Transaction, a Security Deposit of 15% of the Item's listed RRP is collected at checkout (minimum £50, maximum £150). The deposit is authorised via Stripe and held as a pre-authorisation on your card.
- 11.6 If the Item is returned on time and in the condition described, the Security Deposit hold is released. Where minor damage is identified in accordance with Clause 11.25(a), we may capture part or all of the deposit to cover it, subject to the notification and dispute rights described in that clause.

### Storing your payment details and authorising future charges

- 11.7 At checkout for every Rental Transaction, you will be asked to give specific, separate consent, via a dedicated tick-box clearly distinguished from our general Terms, for us to save your payment

method and to charge it off-session (that is, without requiring you to be present in the app at the time) for damage charges that may arise from that rental.

**11.8** Before you give this consent, we will clearly tell you:

- (a) the maximum amount that could be charged to your stored payment method for that rental, being the Item's listed RRP minus any Security Deposit held, and in any event no more than £500 by direct card charge;
- (b) that any charge will only follow the five-step process described in this clause;
- (c) how the charge amount is calculated, by reference to our published Damage Assessment Framework; and
- (d) that you can withdraw your consent to future stored card charges at any time by contacting us, although this may affect your ability to complete future rentals.

**11.9** Your initial payment authentication at checkout covers both the rental fee and any future damage charge up to the maximum amount disclosed under Clause 11.8(a). Damage charges are processed as merchant-initiated transactions under Stripe's off-session payment framework and in accordance with applicable Visa and Mastercard stored credential rules.

**11.10** You may withdraw your consent to future stored card charges at any time by emailing [team@sznmarketplace.com](mailto:team@sznmarketplace.com) or through your account settings. Withdrawing consent does not cancel any charges already processed or any amounts already owed under these Terms. It means we will not charge your stored card for future damage and will instead pursue payment by other means.

#### **How damage charges work: the five-step process**

**11.11** We take damage disputes seriously and we treat every claim fairly. We will never charge your card for damage without following this process first. Every damage charge must pass through five steps, and we document each one.

##### **Step 1: Reporting and evidence**

**11.12** If a Lender believes an Item has been returned damaged, they must report it to us within 48 hours of receiving the Item back, submitting:

- (a) timestamped photographs clearly showing the damage; and
- (b) a description of the damage, referencing the categories in our published Damage Assessment Framework.

**11.13** A damage claim cannot go ahead unless the Lender submits the evidence required under Clause 11.12 within the 48-hour window. Late claims will only be accepted where the Lender can demonstrate the damage could not reasonably have been discovered within that period.

**11.14** Both parties must provide condition documentation. The Lender must submit timestamped photographs of the Item at the point of dispatch. The Renter must submit timestamped photographs of the Item at the point of receipt. If either party fails to submit condition photographs when requested during a dispute, we will proceed with the claim on the basis of the available evidence, and the non-engaging party's failure to provide documentation will be taken into account in our determination and may be decided against them. We will remind both parties of this requirement before and during every rental.

**Step 2: We notify you with the evidence**

**11.15** Once we receive a valid damage report from the Lender, we will send you a formal damage notification by both in-app message and email. This notification will include:

- (a) a clear description of the specific damage alleged;
- (b) the Lender's photographic evidence;
- (c) the proposed charge amount and a full breakdown of how it was calculated, by reference to our Damage Assessment Framework;
- (d) a link to the Damage Assessment Framework; and
- (e) an explicit statement that your stored card will be charged if the matter is not resolved within the timeframes set out below.

**Step 3: Your right to respond**

**11.16** You have 7 calendar days from the date of the damage notification to respond. You can:

- (a) accept the proposed charge in full;
- (b) propose an alternative amount, with reasons;
- (c) submit counter-evidence, including your own photographs, professional cleaning or repair receipts, or any other relevant documentation; or
- (d) formally dispute the claim in its entirety, with reasons and supporting evidence.

**11.17** If you do not respond within 7 calendar days, we will treat this as acceptance of the proposed charge and move to Step 4.

**Step 4: Our determination**

**11.18** We review the evidence submitted by both parties and make a determination. Our determination is made by reference to the published Damage Assessment Framework, not at our sole discretion. We assess:

- (a) the condition photographs provided by the Lender at dispatch and the Renter at receipt;
- (b) the nature and extent of the damage against the categories in the Damage Assessment Framework;
- (c) whether the damage goes beyond normal wear consistent with the garment type and rental period; and
- (d) the proportionate charge, based on verified repair or cleaning costs or the relevant percentage of RRP as set out in the Framework.

**11.19** We exercise reasonable discretion, guided by the Damage Assessment Framework and the evidence before us. Where the evidence is finely balanced, we will give the Renter the benefit of the doubt.

**11.20** We will notify both parties of our determination and the final charge amount, together with our reasoning.

**11.21** Once you receive our determination, you have 48 hours to pay the determined amount voluntarily, through the app or by any payment method you choose. If you pay voluntarily within this window, no card charge will be processed.

**Step 5: Card charge**

**11.22**

If you do not pay voluntarily within the 48-hour window under Clause 11.21, we will charge the determined amount to your stored payment method as a merchant-initiated transaction.

**11.23** We will only charge your card under this clause if all of the following conditions are met:

- (a) Steps 1 to 4 have been completed in full, with documented evidence at each stage;
- (b) the charge does not exceed £500;
- (c) you gave specific consent to stored card charges at checkout as described in Clause 11.7; and
- (d) you were notified of the charge amount and given the opportunity to pay voluntarily or dispute the claim.

**11.24** If the amount we determine exceeds £500, we will charge up to £500 to your stored card and pursue the remaining balance through debt recovery or court proceedings. We will never charge more than £500 to your card in respect of any single rental.

### Damage tiers

**11.25** Damage charges are assessed according to three tiers. The full detail is set out in our published Damage Assessment Framework, which forms part of these Terms.

#### (a) Minor damage and cleaning: charges up to £150

This tier covers minor stains, light marks, and minor embellishment loss that can be resolved through professional cleaning or straightforward repair. Where the charge falls within the Security Deposit already held for that rental, we may apply the deposit to cover it without following the full five-step process. We will still notify you in writing with photographic evidence and a breakdown of the charge, and give you 7 calendar days to dispute the deduction. If you dispute it, we will follow Steps 2 to 4 before confirming any deduction. If you do not dispute within 7 days, the deduction from your deposit becomes final.

#### (b) Major damage: charges between £150 and £500

This tier covers significant staining, major embellishment loss, tears, structural damage, and other damage requiring substantial professional repair. The full five-step process applies. Card charges are processed as described in Step 5.

#### (c) Severe damage, theft or non-return: charges above £500

This tier covers items damaged beyond reasonable repair, items not returned, and theft. The full five-step process applies. We will charge up to £500 to your stored card. Any amount above £500 is pursued through debt recovery or court proceedings, not by charging your card.

### Late returns and non-return

**11.26** If an Item is not returned by the agreed return date, a daily late fee equal to the Item's listed daily rental rate applies for each day of delay. Late fees are capped at the total value of the original Rental Transaction (daily rental rate multiplied by the number of rental days booked). Items are unavailable on the platform for 10 calendar days after the rental period ends.

**11.27** If an Item has not been returned 7 calendar days after the return deadline and you have not made arrangements we consider reasonable, we will initiate the non-return process under Step 1.

**11.28** If an Item has not been returned 30 calendar days after the return deadline, we will treat the Item as lost and assess it as a total loss under the Damage Assessment Framework. The charge will be the Item's listed RRP, minus any Security Deposit already held, subject to the £500 card charge cap and the five-step process. We may also report any theft to the police.

**After a charge: appeals and your legal rights**

**11.29** If your card has been charged under this clause, you have 30 calendar days from the date of the charge to appeal the decision. To appeal, contact us at [team@sznmarketplace.com](mailto:team@sznmarketplace.com) or through the app, providing:

- (a) the rental reference number;
- (b) the grounds for your appeal; and
- (c) any additional evidence you wish to submit.

**11.30** We will review your appeal and respond within 14 calendar days. If we find that the original determination was wrong or that the charge was too high, we will refund the difference promptly.

**11.31** Our determination under Step 4 is the basis for any charge we make, but it does not remove, replace, or limit your right to:

- (a) pursue resolution through alternative dispute resolution (ADR) with a certified provider;
- (b) bring a claim in the courts of England and Wales; or
- (c) exercise any other legal remedy available to you under Applicable Law.

Nothing in this clause affects your statutory rights as a consumer.

**Transit damage**

**11.32** SZN. is not liable for damage that occurs during transit. Damage claims under this Clause 11 relate only to damage that occurred while the Item was in the Renter's care.

**Other payment matters**

**11.33** We may place holds on payments and payouts where reasonably necessary, including to manage fraud risk, comply with legal obligations, investigate a suspected breach of these Terms, or resolve a dispute under this clause.

**11.34** Where you owe us any amount under these Terms, we may record the amount as a negative balance on your account, offset it against current or future payouts, and suspend your account until the balance is resolved.

**11.35** You are responsible for determining and complying with any tax obligations arising from your Transactions on SZN. We do not provide tax advice and may make reports to tax authorities where required by law.

**11.36** You must not request, accept, or make payment for any transaction outside the platform. Doing so may result in suspension or termination of your account.

**12. Seller obligations •**

As a Seller, you agree to dispatch the Item within the timeframe provided at the point of Listing, or otherwise no later than 3 working days of the booking being accepted, using tracked and insured shipping. You must package the Item appropriately. The Buyer has 10 calendar days from checkout to raise an issue. Your payout will be released 14 calendar days after checkout, subject to no issue being raised within that window.

### 13. Buyer obligations •

As a Buyer, you agree to raise any issue with the Item within 10 calendar days of checkout. After this window, the Transaction is considered complete and the Seller's payout is released.

### 14. Condition documentation •

Both Lenders and Renters are required to take and retain timestamped photographs of the Item at the point of dispatch (Lender) and at the point of receipt (Renter). Photographs do not need to be uploaded to the app. They are mandatory if a dispute is raised.

SZN. will not mediate any dispute without adequate condition documentation from both parties. If either party fails to submit condition photographs when requested, SZN. will proceed on the basis of available evidence and the failure may be decided against the non-engaging party. SZN. will send reminder prompts at the point of dispatch and receipt.

### 15. Reviews •

Only users who have completed a Transaction involving the relevant Item or counterparty may leave a review. Reviews from unverified transactions are not permitted. We reserve the right to remove reviews that breach these Terms or our Acceptable Use Policy. We will not selectively remove negative reviews.

### 16. Tax obligations •

You are responsible for understanding and meeting any tax obligations that arise from your activity on SZN. This includes reporting income to HMRC where required, for example through Self Assessment if you earn above the trading allowance.

Under the Platform Operators (Due Diligence and Reporting Requirements) Regulations 2023, we are required to collect certain information from Sellers and Lenders (including your full name, address, national insurance number, date of birth, and bank account details) and report transaction data to HMRC annually. You agree to provide this information when requested. Failure to do so may result in your payouts being withheld or your account being suspended. We will not provide tax advice, and you should consult an accountant or HMRC directly if you are unsure of your obligations.

### 17. Prohibited conduct •

You must not:

- arrange or accept payment for any transaction outside the platform;
- harass, threaten, or abuse other users;
- create false or misleading Listings;
- create multiple accounts or return to the platform after being banned;
- use bots, scrapers, or automated tools to access the platform;
- manipulate or falsify reviews;

- post content that is discriminatory, hateful, or unlawful.

## 18. Intellectual property and content licence •

You retain ownership of any content you upload to SZN. By uploading content, you grant SZN. a non-exclusive, royalty-free, worldwide licence to use, display, and reproduce that content for the purposes of operating the platform and for marketing purposes. You can withdraw this licence by deleting the content or closing your account. You confirm that any photographs or other content you upload are your own original work and do not infringe any third party's intellectual property rights.

## 19. Online Safety Act •

SZN. provides an in-app mechanism allowing users to report content or other users that they believe breach our Acceptable Use Policy or Applicable Law. All reports are reviewed promptly. We may remove content, suspend accounts, or refer matters to law enforcement where appropriate.

## 20. Suspension and termination •

SZN. may suspend or close accounts for breach of these Terms, acting reasonably and with notice where practicable. You may close your account at any time by contacting us at [team@sznmarketplace.com](mailto:team@sznmarketplace.com). Closing your account does not affect any outstanding Transactions or obligations.

## 21. Changes to these terms •

We may update these Terms from time to time. For material changes, we will give you at least 30 days' notice by in-app notification or email. If you do not accept the changes, you may close your account before they take effect without penalty. Changes will not affect any Transaction already confirmed before the effective date of the new Terms.

## 22. Our liability •

SZN. is an intermediary marketplace and is not liable for: the condition or accuracy of any Listing; the conduct of any user; or the outcome of any Transaction between users.

Our total liability to you in connection with these Terms is limited to the greater of £500 or the total Platform Fees paid by you to SZN. in the 12 months preceding the claim.

Nothing in these Terms limits our liability for: death or personal injury caused by our negligence; fraud or fraudulent misrepresentation; or any other liability that cannot be excluded or limited by law.

## 23. Alternative dispute resolution •

We will always try to resolve any dispute with you directly and fairly. If we are unable to do so, you may refer the matter to an approved alternative dispute resolution provider. Nothing in these Terms prevents you from bringing a claim before the courts of England and Wales.

## 24. Assignment •

SZN. may assign this agreement to a third party, including in the event of a sale or restructure of the business. We will give you reasonable notice of any assignment. If the assignee materially changes the service, you may close your account without penalty within 30 days of being informed, and your rights under these Terms will be preserved. You may not assign your account or your rights under these Terms to any other person.

## 25. Third party rights •

Nothing in these Terms confers any right on any third party under the Contracts (Rights of Third Parties) Act 1999.

## 26. Severance •

If any provision of these Terms is found to be invalid or unenforceable, the remaining provisions continue in full force and effect.

## 27. Waiver •

Failure by SZN. to enforce any provision of these Terms does not constitute a waiver of the right to enforce it in future.

## 28. Entire agreement •

These Terms, together with our Privacy Policy, Acceptable Use Policy, Cookies Policy, and Damage Assessment Framework, constitute the entire agreement between you and SZN. in relation to your use of the platform.

## 29. Governing law and jurisdiction •

These Terms are governed by the laws of England and Wales. Any disputes arising under or in connection with these Terms are subject to the exclusive jurisdiction of the courts of England and Wales.

## 30. Contact •

To contact us: [team@sznmarketplace.com](mailto:team@sznmarketplace.com)

Seezun Limited, operating as SZN.

ICO registration number: ZC112020

Effective date: 1 April 2026