

## **CokatooApp Inc. – Terms of Service**

Effective Date: [Feb 20<sup>th</sup> 2026]

These Terms govern your use of the Cokatoo mobile application and related services (“Platform”). By accessing or using the Platform, you agree to these Terms.

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### **1. Nature of the Platform**

Cokatoo is a peer-to-peer marketplace connecting:

- Individuals in Pakistan (“Shoppers”), and
- Individuals traveling from the United Arab Emirates to Pakistan (“Travelers”).

Cokatoo facilitates communication and payment processing only.

Cokatoo:

- Is not a seller, retailer, importer, exporter, customs broker, carrier, bank, or money services business.
- Does not take ownership of goods.
- Does not physically inspect, transport, store, or handle items.

Payments are processed by Stripe. Payouts are facilitated following delivery confirmation.

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### **2. Eligibility**

Users must:

- Be at least 18 years old
- Provide accurate information
- Complete identity verification if requested

Accounts may be suspended for false information or misuse.

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### 3. Identity Verification

Cokatoo may require identity verification through third-party providers including Stripe Identity.

Failure to complete verification may result in suspension.

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### 4. How Orders Work

1. Shopper posts a request and offers a Traveler Reward.
  2. Traveler accepts or counter-offers.
  3. If traveler counter-offers, shopper can either accept or reject the offer.
  4. Once shopper or traveler accepts the offer, shopper completes the payment via Stripe.
  5. Funds are held securely by the platform pending delivery confirmation.
  6. Traveler independently purchases and transports the item.
  7. Upon delivery confirmation, payout to traveler is initiated.
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### 5. Customs, Port & Regulatory Responsibility

Travelers are solely and fully responsible for:

- Understanding and complying with **all UAE exit/entry regulations**.
- Understanding and complying with **all Pakistan exit/entry regulations**.
- Ensuring that items are legally permitted to be exported from the UAE and imported into Pakistan and vice versa.
- Knowing what goods are restricted, prohibited, or controlled.
- Paying all applicable customs duties, taxes, or fees.
- Making required declarations at ports of exit and entry.
- Handling inspections, questioning, seizures, penalties, or fines.

Cokatoo:

- Does not provide customs advice.
- Does not verify legality of goods.

- Does not assist with customs clearance.
- Is not responsible for delays, confiscation, penalties, or legal consequences.

Any issue arising at any airport, border, customs authority, or port of entry or exit is solely the responsibility of the Traveler.

Cokatoo cannot be held liable for any regulatory, customs, or legal consequences arising from goods transported by a Traveler.

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## 6. Delivery Confirmation & Finality

Shoppers must inspect items at handover.

If the Shopper selects **“Okay to receive”** and submits it:

- The transaction is final.
- The Traveler’s obligations are complete.
- The Platform’s role is concluded.
- Payment is released.

After confirmation of receiving, no disputes will be entertained by the platform.

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## 8. Dispute Resolution & Outcome Determination:

If a Shopper believes:

- The wrong item was delivered,
- The item is materially damaged,
- The item materially differs from the agreed description, or
- The Traveler failed to appear,

The Shopper must:

1. Decline the delivery at handover, and
2. Select **“Not Okay to Receive”** within the Platform.

If a Shopper selects **“Not Okay to Receive”**, the order will automatically be marked as disputed and placed under review by the Platform.

If the Shopper selects “**Okay to Receive**” and submits it, the transaction is considered final and non-disputable.

Cokatoo may request photographs, receipts, communications, delivery evidence, or any other reasonable documentation from either party to assess whether the delivered item materially conformed to the agreed order.

Cokatoo reserves the right to make a final determination based on the evidence provided.

### **If the Traveler Is Found at Fault:**

If, after review, Cokatoo determines that the Traveler:

- Delivered the wrong item;
- Delivered an item that was materially damaged prior to handover;
- Delivered an item that materially differed from the agreed description;
- Failed to appear for delivery without valid justification; or
- Otherwise failed to fulfill their obligations under the order;

then:

- The Shopper will receive a full refund of the total amount paid, including:
  - Product price
  - Traveler Reward
  - Platform Service Fee
- The Traveler will not receive any payment for that order.
- The Traveler shall remain solely responsible for handling, returning, or resolving the item with the original seller.

Such determination may also negatively impact the Traveler’s platform rating, account standing, or continued access to the Platform.

### **If the Shopper Is Found at Fault**

If, after review, Cokatoo determines that:

- The delivered item materially matched the agreed description;
- The item was not materially damaged at the time of delivery; and
- The Traveler fulfilled their obligations under the order;

but the Shopper rejected the item,

then:

- The Shopper will be refunded only the original product purchase price.

The following amounts will be deducted from the total paid by the Shopper:

- The agreed Traveler Reward; and
- The applicable Platform Service Fee.

These amounts are non-refundable in this circumstance because:

- The Traveler performed the agreed service; and
- The Platform provided facilitation and payment services.

If the Traveler must retain or transport the item back due to the Shopper's rejection, responsibility for managing the item rests with the Traveler.

Such determination may negatively impact the Shopper's platform rating, account standing, or continued access to the Platform.

## **Platform Determination**

Cokatoo's determination following review shall be final, subject to applicable consumer protection laws.

Cokatoo is not obligated to mediate beyond reasonable review of submitted evidence.

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## **9. In-Person Meetings & Personal Conduct**

Users (shoppers and travelers) arrange in-person meetings independently.

Users agree to:

- Meet in safe public locations

- Act respectfully

Cokatoo is not responsible for:

- Assault
- Harassment
- Theft
- Property damage
- Personal injury
- Criminal conduct
- Any harmful act committed by one user against another

Each user is solely responsible for their own conduct and safety.

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## **10. Payments & Payouts**

- Payments processed by Stripe.
- Payouts facilitated via Wise or similar regulated providers.
- Payouts may be delayed for compliance or fraud review.

Cokatoo is not a bank or financial institution.

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## **11. Limitation of Liability**

To the fullest extent permitted by law, Cokatoo is not liable for:

- Customs or regulatory issues
- Seizure or confiscation
- Product defects
- Any criminal acts
- User misconduct
- Personal injury
- Indirect or consequential damages

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## **12. Fraud & Compliance Monitoring**

Cokatoo may:

- Monitor transactions for suspicious activity
- Share information with Stripe and Wise
- Suspend users for abusive chargebacks
- Delay payouts pending review

Initiating a chargeback after confirming receiving of products may result in permanent suspension.