

RENTER



What is the renter?

A renter is defined as someone who rents someone else's property. We pride ourselves as a platform that works as a community, so our definition of a renter is an individual who is respectful, courteous, and punctual to all members and their items on Howly.

1 Is my banking information safe?



Yes, we are partnered with Stripe, who stores all your information in their system. Stripe is a world leader when it comes to online transactions, you can feel at ease with their award-winning cyber security and famous customer service. See attached link below for more information.
<https://stripe.com/docs/security>

2 Want to become a verified user?



To become a verified user, please email a picture of one of the following to verify@howlyinc.com.

- **Piece of mail with full legal name and address.**
- **Government ID.**

3 How do payment and deposits work?



We set our payments system up to be secure, fast, and easy for everyone to use. As the renter, you pay with your credit card through Stripe. When you book an item, the money is held until the time of rental. Once you receive the item you will go into the app and click **Confirm Pick Up**, this will initiate the contract as active, and the money will go to the owner. If the item requires a deposit the money is held until the owner **Confirms Drop-Off**, this will prompt our system to return your deposit back. If the owner disputes the contract for any reason this will trigger our system to hold the money and initiate our Dispute Resolution Team to start the investigation. The money will be held until the investigation is complete. Once we have reached an agreement, the money will be transferred accordingly between both parties. Depending on the severity of the dispute this process may take up to 30 days.

4 What happens if the owner claims that I damaged their item?

The owner is required to dispute the contract and submit time-stamped photos from the moment just before the exchange and just as the item is returned with description of the damage.



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5 What happens if someone disputes a rental?



If the owner disputes the contract for any reason this will trigger our system to hold the money and initiate our Dispute Resolution Team to start the investigation. The money will be held until the investigation is complete. Once we have reached an agreement, the money will be transferred accordingly between both parties. Depending on the severity of the dispute this process may take up to 30 business days.

6 What happens if the owner does not show up?



If the owner does not show up, please try contacting them through the Chat function in the app. If there is no reply, please screenshot your order and submit it to support@howlyinc.com within 12hrs and we will send you a full refund.

8 What happens if I damage an item beyond repair?



In the rare case that the item gets damaged and cannot be repaired you are legally liable to replace the item. The renter is 100% liable for the item.

7 What are the fees included in Howly?



For all rental contracts we charge an additional 10% to the renter and Stripe charges a processing fee of 3% plus any applicable tax.

9 Looking for a safe place to exchange with owners?



There are various locations available for renters to exchange with owners. If you follow this link and enter the city, you live in you can a list of the safe spots to meet with owners.

<http://www.safetradestations.com/>

