



# HYLPERS UAE - TERMS & CONDITIONS

*Full marketplace terms for Hylpers service seekers, service providers, website visitors, and app users*

|                               |                                                                                                     |
|-------------------------------|-----------------------------------------------------------------------------------------------------|
| <b>Effective Date</b>         | 27 June 2026                                                                                        |
| <b>Version</b>                | Full UAE Terms - Telr - 2026.06.27                                                                  |
| <b>Primary UAE Entity</b>     | Hylpers L.L.C-FZ, The Meydan Hotel, Grandstand, 6th Floor, Meydan Road, Nad Al Sheba, Dubai, U.A.E. |
| <b>Website/App Use</b>        | hylpers.com, hylpers.net, the Hylpers mobile application, and related Hylpers services              |
| <b>Payment / KYC Provider</b> | Telr or approved third-party provider                                                               |
| <b>Support Email</b>          | support@hylpers.com                                                                                 |

## 1. Agreement to Terms

These Terms & Conditions govern access to and use of the Hylpers website, mobile application, marketplace platform, booking tools, payment environment, support channels, legal pages, and related services made available in the United Arab Emirates by Hylpers L.L.C-FZ and approved Hylpers affiliates.

By creating an account, using the app, browsing the website, listing services, booking services, submitting information for verification, using payment features, communicating through the platform, or continuing to use Hylpers, you agree to these Terms. If you do not agree, you must not use Hylpers.

## 2. Definitions

| <b>Term</b>                 | <b>Meaning</b>                                                                                                                                                                                                                                                                                             |
|-----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Hylpers                     | Hylpers L.L.C-FZ, its approved affiliates, websites, mobile application, marketplace platform, and related services.                                                                                                                                                                                       |
| Service Seeker              | A user who searches for, requests, books, pays for, or receives services through Hylpers.                                                                                                                                                                                                                  |
| Service Provider / Provider | An independent user who lists, offers, accepts, or performs services through Hylpers.                                                                                                                                                                                                                      |
| User                        | Any person or company account using Hylpers, including Service Seekers and Providers.                                                                                                                                                                                                                      |
| Booking                     | A service request, accepted appointment, or transaction arranged through Hylpers.                                                                                                                                                                                                                          |
| Provider Rate               | The service amount listed or agreed for the Provider service, before the Hylpers Convenience Fee and applicable taxes.                                                                                                                                                                                     |
| Convenience Fee             | The Hylpers platform fee charged to the Service Seeker on top of the Provider Rate, currently 20% unless otherwise stated.                                                                                                                                                                                 |
| Third-Party Payment Charges | Fees, deductions, settlement charges, gateway charges, bank charges, card network charges, currency conversion charges, refund fees, chargeback fees, KYC/payment onboarding charges, or regulatory charges imposed by Telr, banks, card networks, payout partners, or approved payment service providers. |

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### 3. Hylpers Marketplace Role

Hylpers is a digital marketplace platform. Hylpers provides technology, profile visibility, service discovery, booking flow, payment support, user communication tools, trust and safety processes, dispute support, and platform rules.

Hylpers is not the employer of Providers, is not a manpower agency, is not a recruitment agency, does not directly perform listed services, and does not guarantee the availability, conduct, quality, legal status, suitability, or outcome of any Provider, Service Seeker, or service unless expressly stated in writing.

Providers remain independent and are responsible for their own services, conduct, taxes, permits, qualifications, insurance, equipment, safety, and compliance with applicable laws.

### 4. Eligibility and Account Security

- Users must be at least 18 years old.
- Users must provide accurate, current, and complete information.
- Users must have legal authority to create an account, request services, provide services, or act for a company account.
- Users are responsible for maintaining account security, safeguarding passwords and OTPs, keeping information updated, and promptly notifying Hylpers of unauthorized use.
- Hylpers may refuse, restrict, suspend, or terminate access where eligibility, safety, fraud, or compliance concerns cannot be resolved.

### 5. Provider Obligations

- Provide truthful profile information, service descriptions, pricing, availability, qualifications, and location or service-area information.
- Complete profile review, identity/payment verification, Telr onboarding, and any category-specific documents requested by Hylpers or its approved providers.
- Perform accepted bookings professionally, safely, lawfully, and at the agreed time and location.
- Comply with any required licenses, permits, certifications, NOC requirements, domestic worker restrictions, health and safety requirements, tax obligations, employment restrictions, immigration or visa rules, and service-specific laws.
- Not represent that the Provider is an employee, agent, partner, or representative of Hylpers unless expressly authorized in writing.
- Not request off-platform payment, manipulate pricing, bypass Hylpers fees, solicit users away from the platform, or engage in fraud, harassment, discrimination, illegal activity, or unsafe conduct.
- Maintain appropriate insurance or personal coverage where required or recommended for the service category.
- Immediately report safety incidents, disputes, cancellations, no-shows, damage, injury, or unlawful conduct.

### 6. Service Seeker Obligations

- Provide accurate booking details, location, access instructions, service expectations, and any safety-relevant information.
- Treat Providers respectfully and maintain a safe, lawful, and non-discriminatory environment.
- Pay all amounts due through the approved Hylpers payment flow unless Hylpers expressly allows another method.
- Not ask Providers to perform illegal, unsafe, discriminatory, adult, hazardous, regulated, or unauthorized work.
- Not bypass the platform, avoid Hylpers fees, abuse refunds, submit false complaints, misuse reviews, or engage in harassment or intimidation.
- Promptly report no-shows, safety issues, misconduct, damage, or disputes through Hylpers support.

### 7. Service Categories and Restricted Services

Hylpers may allow practical everyday service categories such as home support, tutoring, pet care, beauty, errands, handyman support, admin support, creative support, events, hospitality, and other flexible service needs. Hylpers may add, remove, restrict, or review categories at any time.

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Users must not offer, request, or facilitate services that are illegal, unsafe, exploitative, discriminatory, adult/sexual, violent, fraudulent, medically unauthorized, regulated without proper license, involving weapons, controlled substances, high-risk chemicals, human trafficking, money laundering, terrorist financing, cybercrime, or any activity prohibited by Hylpers policy or applicable law.

## 8. Verification, Telr KYC, and Provider Visibility

Hylpers may require Providers and certain users to complete profile information, identity/payment verification, payment onboarding, bank/payout readiness, tax or category-specific information, and other reasonable compliance steps before a Provider becomes visible, bookable, or eligible for payout.

For UAE payment, payout, and Provider onboarding flows, KYC/payment verification may be handled by Telr or another approved third-party provider. Hylpers may receive limited verification status, transaction references, payout status, compliance status, or rejection/approval information from Telr or the approved provider as needed to operate the platform.

Hylpers does not directly collect or store Emirates ID copies, full card numbers, or full bank account details in the Hylpers app database where such information is collected and processed directly by Telr or another approved payment/KYC provider. If a legal or compliance requirement later requires Hylpers to collect additional information directly, Hylpers will disclose this where required.

Hylpers does not guarantee Telr or payment partner approval and may not control payment partner review timelines, requirements, rejection decisions, settlement schedules, payout timing, or third-party fees.

## 9. Fees, Payments, VAT, Provider Earnings, and Optional Features

Unless otherwise stated, Providers keep 100% of their listed Provider Rate for completed standard services. Hylpers does not charge Providers a Hylpers commission on standard bookings. Hylpers charges the Service Seeker a Convenience Fee on top of the Provider Rate. The current standard Convenience Fee is 20% of the Provider Rate, subject to change with notice or as displayed in the app. VAT may apply to Hylpers fees where required.

Transactions may be subject to Third-Party Payment Charges imposed by Telr or other approved payment gateways, acquiring banks, payout partners, card networks, banks, currency conversion providers, refund processors, chargeback processors, KYC/payment onboarding providers, or regulators. These are third-party charges and are not Hylpers Provider commission. Such charges may be deducted, passed through, included in displayed amounts, adjusted during settlement, or handled according to payment partner rules, applicable law, or the payment flow used at the time of transaction.

Hylpers may offer optional paid features for Providers, including Featured Provider Subscription, promotional placement, profile boosting, enhanced visibility, advertising, or other optional marketplace tools. Optional fees are separate from standard booking commission and do not change the Provider rule that Providers keep 100% of their listed Provider Rate unless a separate written or in-app offer clearly states otherwise. Optional paid features do not guarantee bookings, ranking, earnings, ratings, or customer demand.

| Example                                                                                    | Amount     |
|--------------------------------------------------------------------------------------------|------------|
| Provider listed service rate                                                               | AED 150.00 |
| Hylpers Convenience Fee at 20% charged to Service Seeker                                   | AED 30.00  |
| VAT on Hylpers fee if applicable at 5%                                                     | AED 1.50   |
| Total customer charge before any payment partner pass-through charges                      | AED 181.50 |
| Provider gross earning before personal costs, taxes, or third-party payment/payout charges | AED 150.00 |

Payments may be authorized, captured, settled, refunded, withheld, delayed, reversed, or investigated where required for refund, dispute, chargeback, fraud, AML/CTF, sanctions, KYC, technical, compliance, payment partner, or legal reasons.



## 10. Booking Rules

A booking is not confirmed until the payment has been successfully authorized or processed through the approved Hylpers payment flow and the booking has been accepted or confirmed in the app, depending on the applicable booking process.

Users must keep booking communications, changes, cancellations, and completion confirmations inside the Hylpers platform wherever possible so Hylpers can review records if a dispute occurs.

## 11. Cancellation and Refund Policy

### 11.1 Free Cancellation Window

A Service Seeker may cancel a booking without cancellation charge if the cancellation is made at least 12 hours before the scheduled booking start time.

Where a booking is cancelled at least 12 hours before the scheduled start time, the Service Seeker will be eligible for a full refund, subject to any bank, card issuer, payment gateway, or third-party processing charges that are outside Hylpers control.

### 11.2 Late Cancellation

If a Service Seeker cancels a booking less than 12 hours before the scheduled start time, the booking may be treated as a late cancellation and may be charged in full. This protects Providers who reserved limited availability and may no longer be able to accept another booking for the same time slot.

### 11.3 Service Seeker No-Show

If the Service Seeker does not appear, does not respond, does not provide access, or otherwise prevents the service from starting at the agreed time and location, the booking may be treated as completed or cancelled late, and the Service Seeker may be charged the full booking amount.

### 11.4 Provider Cancellation, No-Show, or Failure to Perform

If the Provider cancels, fails to attend, arrives unreasonably late, or materially fails to provide the agreed service, the Service Seeker may be eligible for a full or partial refund after review.

### 11.5 Exceptions and Fair Review

Hylpers may, at its discretion, approve a full or partial refund in exceptional circumstances, including emergencies, safety concerns, incorrect booking information, technical payment errors, duplicate charges, or other valid reasons supported by evidence.

### 11.6 Refund Method and Timing

Approved refunds will normally be returned to the original payment method. Refund timing may depend on Telr, the card issuer, bank, payment processor, or financial institution involved. Hylpers is not responsible for delays caused by third parties after a refund has been processed from Hylpers side.

## 12. Dispute Policy

Hylpers provides a dispute process to help resolve issues fairly between Service Seekers and Providers. A dispute should be submitted as soon as possible after the issue occurs and preferably within 24 hours after the scheduled booking end time. Hylpers may reject late disputes if the delay prevents proper review unless there is a valid reason for the delay.

Hylpers may request evidence including booking reference, app chat history, photos or videos, time and location information, proof of attendance or non-attendance, service completion confirmation, and any other information reasonably required to review the case.

After review, Hylpers may release payment to the Provider, refund the Service Seeker in full or in part, reschedule the booking, issue a warning, restrict or suspend an account, remove a service listing, or take other reasonable action necessary to protect fairness and safety.

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## 13. Payment Disputes, Chargebacks, and Direct Bank Reversals

If a Service Seeker contacts their bank, card issuer, or payment provider to reverse or dispute a valid Hylpers payment without first using the Hylpers dispute process, Hylpers may treat the matter as a payment dispute or chargeback.

Hylpers respects the right of users to contact their bank or card issuer where they believe a transaction is incorrect, unauthorized, fraudulent, or not properly handled. However, where the booking was valid, the service was provided, or the cancellation policy applies, Hylpers may contest the chargeback and provide evidence to Telr, the bank, card issuer, card network, or payment provider.

While a chargeback, bank reversal, or payment dispute is pending, Hylpers may temporarily restrict the Service Seeker ability to make new bookings until the matter is resolved. If Hylpers determines that a chargeback was unfair, fraudulent, abusive, or in violation of these Terms, Hylpers may issue a warning, require payment of outstanding amounts, require reimbursement of chargeback or dispute fees where legally permitted, temporarily restrict booking access, suspend or terminate the account, block the payment method/device, or take legal or collection action where necessary and permitted by law.

## 14. Ratings, Reviews, and User Content

Users may submit ratings, reviews, messages, photos, service descriptions, and support evidence. Users must not submit false, misleading, abusive, discriminatory, defamatory, illegal, private, or infringing content. Hylpers may moderate, remove, restrict, or use content for platform safety, dispute handling, quality control, and service improvement.

## 15. Safety and Conduct

- Users must treat each other with respect and must not harass, threaten, exploit, discriminate, intimidate, stalk, defame, or harm others.
- Users must not share private information, screenshots, personal data, or communications unlawfully or in violation of privacy rights.
- Users must comply with local property rules, building access rules, health and safety rules, traffic laws, and service-specific requirements.
- Users must report emergencies to local emergency services first, then notify Hylpers when safe to do so.
- Hylpers may restrict accounts for safety concerns even before a final investigation is complete.

## 16. Prohibited Platform Activity

- Fraud, suspicious financial activity, stolen payment methods, chargeback abuse, identity misuse, fake accounts, fake reviews, bots, scraping, hacking, phishing, malware, or unauthorized access.
- Money laundering, terrorism financing, sanctions evasion, illegal funds, payment manipulation, or attempts to conceal transaction purpose.
- Misleading advertising, deceptive service descriptions, unlawful promotions, fake credentials, or false claims.
- Soliciting or completing off-platform payments, direct bookings, or arrangements intended to bypass Hylpers fees or protections.
- Posting or requesting services prohibited by Hylpers or applicable law.

## 17. Account Deletion Policy

Users may request deletion of their Hylpers account through the in-app account settings, through the account deletion page on the Hylpers website, or by contacting [support@hylpers.com](mailto:support@hylpers.com). Recommended UAE web page: </ae/delete-account>.

Before deleting an account, Hylpers may require reasonable verification to confirm that the request is being made by the account owner.



Once an account deletion request is approved, Hylpers will delete or anonymize personal account information that is no longer required for legitimate business, legal, tax, accounting, fraud prevention, payment, dispute, safety, regulatory, or compliance purposes.

Deleting an account does not automatically cancel active bookings, unpaid amounts, ongoing disputes, unresolved chargebacks, payout issues, tax reporting obligations, or legal obligations. Users must resolve active bookings, disputes, or outstanding payment matters before account deletion can be fully completed.

## 18. Privacy and Data Protection

Hylpers handles personal data in accordance with its Privacy Policy and applicable law. Users should review the Privacy Policy for details about data collection, payment/KYC processing, Telr processing, account deletion, data retention, user rights, cookies, analytics, and contact details.

## 19. Platform Availability and Technical Issues

Hylpers aims to maintain reliable access but does not guarantee uninterrupted, error-free, or always-available service. App store issues, device issues, internet outages, gateway downtime, Telr/payment issues, maintenance, security incidents, or force majeure events may affect availability.

## 20. Disclaimers and Limitation of Liability

To the maximum extent permitted by applicable law, Hylpers provides the platform on an as-is and as-available basis. Hylpers does not guarantee that any Provider or Service Seeker will meet expectations or that any service will be error-free, safe, timely, or suitable for a particular purpose.

Nothing in these Terms excludes liability that cannot be excluded under applicable law. Subject to applicable law, Hylpers shall not be liable for indirect, incidental, special, consequential, exemplary, or punitive damages, loss of profits, loss of data, loss of goodwill, or losses arising from user conduct, third-party services, payment providers, or off-platform arrangements.

## 21. Indemnity

Users agree to indemnify and hold Hylpers, its affiliates, officers, directors, employees, contractors, and partners harmless from claims, losses, damages, liabilities, costs, and expenses arising from user conduct, services provided or requested, breach of these Terms, violation of law, fraud, unsafe conduct, off-platform arrangements, or misuse of the platform, subject to applicable law.

## 22. Changes to Terms

Hylpers may update these Terms from time to time. Material updates may be notified through the app, website, email, or other reasonable method. Continued use of Hylpers after an update means the user accepts the updated Terms, unless otherwise required by law.

## 23. Governing Law and Dispute Forum

These UAE Terms are intended for the United Arab Emirates launch market. The governing law and dispute forum should be confirmed by UAE legal counsel before publication. Unless otherwise stated in the published version, disputes may be handled through Hylpers support first, followed by any legally required consumer, regulatory, mediation, arbitration, or court process applicable in the UAE.



## 24. Contact Support

For support, refund, cancellation, dispute, account deletion, payment, privacy, or safety matters, users may contact [support@hylpers.com](mailto:support@hylpers.com). Users should include their registered name, registered mobile number or email address, booking reference if applicable, and a clear explanation of the request.