

# Hookik Influencer Terms of Use & Privacy Policy

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Welcome to Hookik, a social-commerce platform operated by Hookik Technologies Ltd. ("Hookik," "we," "our" or "us"). Hookik connects brands, influencers, students and everyday users in a dual-sided marketplace powered by a modern dropshipping model. By accessing or using our website, mobile app or related services (collectively, the "Platform"), you agree to be bound by these Influencer Terms of Use and Privacy Policy (together, the "Terms").

The Platform allows:

- Businesses to list products and manage inventory.
- Creators / Influencers to curate their own storefronts, select products, add a markup of up to 15 %, and promote those products to their audiences.
- Hookik manages all payments and shipping logistics in the background, making the selling process effortless for both parties.

## 1. Definitions

- Influencer – An individual who has signed up for a free Influencer account on Hookik to promote products.
- Client / Brand – A person or business that has signed up for a free account on Hookik to list and sell products through Influencers.
- Transaction – An engagement between a Brand and an Influencer covering product promotion, sale and fulfilment. A transaction is complete once the brand marks the job as completed and any applicable trial period expires.
- Payment / Commission – Money paid by clients and transferred by Hookik to an Influencer for services rendered under an agreed-upon campaign. Payments are released according to the schedule in §4.

- Marketplace Offer / Campaign – Offers and descriptions created by brands to manage engagements with Influencers.

## 2. About Hookik

Hookik is a dual-sided marketplace operating in Nigeria that allows Influencers to promote and sell products without holding inventory and allows Brands to obtain performance-based marketing without upfront advertising costs. The Platform centralizes payment processing, shipping and order fulfilment. Hookik does not manufacture or sell products; it facilitates connections and transactions between third-party Brands and Influencers.

## 3. Eligibility and Account Responsibilities

You must be at least 18 years old (or have parental/guardian consent if younger) and have a valid Hookik account with completed KYC verification. You agree to comply with Nigerian laws and regulations governing online commerce and advertising. You are responsible for:

1. Account Security – Keep your login information confidential. You must not share your password or allow others to access your account. You are responsible for all activity occurring under your account.
2. Accurate Information – Provide true and complete information during sign-up and maintain accurate account details. Misrepresenting your identity, social-media reach or ownership of an account may result in suspension or termination.
3. Single Influencer Account – You may only create one Influencer account. Duplicate accounts may be deactivated or removed.
4. Not an Employee – You understand and agree that you are not an employee, agent or representative of Hookik. Influencers and Clients act independently; Hookik does not control how Influencers perform services and does not provide employment benefits.

## 4. Earnings, Commission & Payments

1. Markup & Pricing – Influencers may add a markup of up to 15 % on products they promote. Brands set base prices; Influencers choose their markup within this limit.
2. Platform Commission & VAT – Hookik charges a 5 % commission on the gross sale price of each product sold through the Platform and applies a 1.5 % Federal Government VAT per transaction. These fees are deducted before commissions are credited to

Influencers.

3. **Payment Schedule** – Earnings are credited to Influencers 24 hours after the buyer receives the product. Payments are disbursed through Hookik's payment service; Influencers must provide valid payout details (e.g., PayPal or designated bank account).
4. **Refunds & Chargebacks** – If a buyer returns a product or a transaction is cancelled or disputed, the commission for that sale is forfeited. Hookik may withhold commissions during resolution of disputes.
5. **No Direct Payments** – Influencers are prohibited from accepting direct payments from buyers. All financial transactions and shipping must occur through Hookik's Platform. Off-platform payments are grounds for termination.
6. **Service Charges for Brands** – Brands list products free of charge but pay a service charge on each completed sale (the 5 % commission above). Brands must provide fair compensation for Influencer services and reimburse any required purchases (including product cost, shipping, handling or taxes).
7. **Taxes** – Influencers are responsible for reporting and paying any taxes owed on their earnings. Hookik may provide transaction summaries but does not withhold personal income tax for Influencers.

## 5. Use of Content

By participating on Hookik, you grant Hookik a non-exclusive, worldwide, royalty-free license to use, reproduce, modify and distribute content you create in connection with your campaigns (e.g., photos, videos, captions and product reviews) for Hookik's marketing and promotional purposes. Hookik may credit you as the content creator when practical but is not obligated to provide attribution in every instance.

## 6. Prohibited Activities

You agree not to:

- Sell products or solicit payments outside of the Hookik transaction process.
- Make false or misleading claims about products or services.
- Engage in spam, harassment, hate speech or abusive conduct toward others.

- Post nudity or explicit sexual content; threaten violence; or violate any applicable law or regulation.
- Solicit other Influencers to join competing networks or platforms.
- Use multiple accounts or misrepresent your audience reach.
- Modify or remove approved content without client consent (unless required by law or platform rules).

## 7. User Conduct & Community Standards

Hookik encourages courtesy and clear communication. Influencers and Brands should:

- Treat all parties with respect. Personal attacks, discrimination and hate speech are prohibited.
- Use the Platform's message thread for all transaction communications. Off-platform communications hinder Hookik's ability to resolve disputes.
- Complete work in accordance with agreed deadlines and guidelines. Inform the other party promptly of delays, shipping issues or other problems.
- Provide honest feedback and maintain any required content for a reasonable time (or as specified in a campaign brief). Remove or alter content only with client approval.

Failure to meet communication expectations may lead to warnings, suspension or termination.

## 8. Transactions & Dispute Resolution

1. Formation of Transactions – When a Brand and an Influencer agree on a campaign, they form a transaction covering product promotion and sale. Both parties must adhere to the agreed terms and timeline. Clear and timely communication is essential.
2. Flagging Issues – If an Influencer is dissatisfied with a product or if a Brand believes work is incomplete, either party may flag the transaction via the message thread to seek assistance from Hookik support.
3. Dispute Resolution – Hookik acts as a neutral facilitator and will attempt to resolve flagged disputes fairly. In some cases, funds may be held until a resolution is reached.

Unresolved disputes may result in partial refunds or forfeiture of commissions.

4. Removal for Abuse – Hookik may suspend or terminate users who repeatedly breach transaction terms, attempt off-platform payments or engage in fraudulent behaviour.

## 9. Suspension & Termination

Hookik reserves the right to suspend, refuse or cancel access to the Platform, services, campaigns or accounts if a user:

- Violates these Terms or applicable law;
- Engages in fraud, abuse or manipulation of the Platform;
- Attempts off-platform payments or unapproved transactions; or
- Fails to communicate fairly with other users.

In severe cases, Hookik may charge a cleanup fee on banned campaign balances (up to 25 % of the total balance) and forfeit fraudulent earnings. Hookik is not liable for losses resulting from account termination.

## 10. Limitation of Liability

Hookik provides the Platform on an “as-is” basis and makes no express or implied warranties regarding accuracy, merchantability, fitness for a particular purpose or non-infringement. Hookik does not guarantee any specific sales outcomes or influencer earnings. To the maximum extent permitted by law, Hookik and its suppliers are not liable for indirect, incidental or consequential damages (including loss of profits or data) arising out of your use of the Platform. Some jurisdictions do not allow certain limitations; those limitations may not apply to you.

## 11. Governing Law & Venue

These Terms are governed by the laws of the State of Texas, USA, and where applicable, the laws of the Federal Republic of Nigeria. Any disputes shall be resolved in courts located in Houston, Texas, except that Hookik may seek injunctive relief in any jurisdiction to protect its intellectual-property rights or stop abuse.

## 12. Privacy Policy

## 12.1 Information We Collect

Hookik collects information about you to operate the Platform and calculate commissions:

1. Personal Information – Your name, email address, phone number, payout details (e.g., bank or PayPal information) and KYC verification documents.
2. Account Activity – Your storefront selections, campaign participation, sales statistics and performance data.
3. Technical Data – Device type, browser type, IP address and usage logs. We may also use cookies (small text files) to personalize your experience; you can disable cookies in your browser settings, but some features may not work correctly.

## 12.2 How We Use Your Information

We use your information to:

- Process payments and calculate commissions;
- Enable storefront creation, manage orders and facilitate shipping;
- Communicate Platform updates, promotional opportunities and service announcements;
- Improve Platform performance, features and security through analytics and research.

## 12.3 Sharing of Information

We may share your information with:

- Brands you collaborate with, to facilitate transactions and payments;
- Service providers (payment processors, shipping companies) who assist in fulfilling orders and transferring funds;
- Law enforcement or regulatory authorities when required to comply with legal obligations.

Hookik does not sell your personal information to third parties. We may, however, aggregate or anonymize data for statistical or marketing purposes.

## 12.4 Content Usage

Your promotional content may be used in Hookik's own marketing or advertising materials. When feasible, we will credit you as the creator.

## 12.5 Data Security

We implement encryption, secure servers and multi-factor authentication to protect your data. However, no system is 100 % secure, and you use the Platform at your own risk.

## 12.6 Your Rights

You may:

- Access, update or correct your personal information at any time via your account settings;
- Request deletion of your data (some data may be retained to comply with legal or payment requirements);
- Opt out of marketing communications via the preferences provided in your account or our emails.

## 12.7 Changes to This Policy

Hookik may update this Privacy Policy from time to time. We will notify users of material changes by email or via the Platform. Continued use after any changes constitutes acceptance of the updated policy.

## 13. International Users & Data Transfers

Hookik's servers are located in the United States and Nigeria. If you access the Platform from outside these countries, you consent to the transfer of your data to the United States or Nigeria. Such countries may have different data protection laws than your jurisdiction.

## 14. Cookies

Hookik uses cookies to enhance your online experience. Cookies allow the Platform to remember your preferences and simplify login. You may refuse cookies in your browser settings, but parts of the Platform may not function properly.

## 15. Modifications to These Terms

Hookik reserves the right to modify these Terms at any time without notice. The most current version will supersede all previous versions. Continued use of the Platform indicates your acceptance of the updated Terms.

## 16. Contact Information

For questions about these Terms, your account or any aspect of the Platform, please contact:

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