Safe Lending & Borrowing Guide

A simple checklist for lending or borrowing through Lovaio.

1. **Check the profile first**
   Look at the member's profile, rating, completed transactions and available history. If something feels wrong, do not proceed.

2. **Agree on the basics before meeting**
   Confirm what is being lent, where and when it will be handed over, the return date, and whether any deposit or other condition applies.

3. **Meet somewhere sensible**
   Use a public, well-lit place whenever practical. Tell someone where you are going if you are meeting a stranger.

4. **Check and photograph the item**
   Inspect the item together. Take clear photos of its condition, including existing damage, accessories and a serial number if relevant.

5. **Write down the handover**
   Use the Lovaio Handover Record. Record the item, condition, return date, contact details and any agreed terms. Both people should keep a copy.

6. **Handle identity carefully**
   You may ask to see an ID when appropriate, but avoid storing or sharing unnecessary personal data. Never post another person's ID publicly.

7. **Be clear about damage or loss**
   Agree in advance what happens if the item is lost, returned late or damaged. Keep the agreement simple and specific.

8. **Confirm the return**
   When the item is returned, inspect it together, take a final photo if useful, and confirm that the handover is complete.

Important

Lovaio connects people and provides practical tools. Lending and borrowing are arranged directly between users and are undertaken at their own risk. This guide is general information, not legal advice, and local laws may differ.

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Lovaio Handover Record

A simple record for a lend / borrow handover. Keep a copy for both people.

LENDER - NAME / LOVAIO PROFILE

BORROWER - NAME / LOVAIO PROFILE

ITEM

BRAND / MODEL / SERIAL NUMBER (IF RELEVANT)

HANDOVER DATE & TIME

AGREED RETURN DATE & TIME

HANDOVER LOCATION

ITEM CONDITION AT HANDOVER / EXISTING DAMAGE

ACCESSORIES INCLUDED

AGREED CONDITIONS (DEPOSIT, DAMAGE, LATE RETURN, OTHER)

Tip: Take clear photos of the item at handover and keep them together with this record.

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Lovaio Handover Record - Signatures & Return

Complete at handover, then confirm the return when the item comes back.

Handover confirmation

We confirm that the information above reflects what we agreed at the time of handover.

LENDER SIGNATURE

BORROWER SIGNATURE

Return confirmation

ACTUAL RETURN DATE & TIME

ITEM CONDITION ON RETURN / NEW DAMAGE (IF ANY)

RETURN STATUS

[ ] Returned as agreed [ ] Returned with issue noted above [ ] Other

LENDER SIGNATURE

BORROWER SIGNATURE

This template is a practical record only. It does not guarantee identity, payment, recovery, or legal enforceability in every country.