

TERMS OF SERVICE

Welcome to Start N' Go's E-Commerce Marketplace Platform (the "Platform"). These Terms of Service govern your access to and use of our website, services, and related applications. By using our Services, you agree to be bound by these Terms. If you do not agree, you must discontinue use immediately.

1. INTRODUCTION AND UPDATES

1.1. These Terms apply to all users of our Platform. We reserve the right to revise or update these Terms at any time; revisions are effective immediately once posted. Continued use of the Platform signifies your acceptance of any modifications.

2. DEFINITIONS

2.1. For purposes of these Terms:

- Start N' Go / We / Us – Start N' Go Marketing Corporation, owner and operator of the Platform.
- User / You – Any person, entity, or representative accessing or using the Platform.
- Seller – Any registered user who uploads, lists, or offers a vehicle for sale on the Platform, including accredited Dealers and Consignors.
- Buyer – Any user who browses, inquires about, or purchases a vehicle listed on the Platform.
- Sales Agent – An authorized Start N' Go representative who facilitates and observes buyer-seller meetups. The Sales Agent does not act as dealer, buyer, or seller.
- Partners – Third-party financing institutions, insurance providers, banks, and related entities integrated with the Platform.
- Lead – Any Buyer inquiry or contact generated through the Platform.
- Success Fee / Commission – The fee payable by a Seller to Start N' Go upon a completed sale, as defined in the Seller Accreditation Agreement and the applicable Fee Schedule.
- Circumvention – Any act to conduct, complete, or attempt to complete a vehicle transaction that was introduced through the Platform, outside Start N' Go's authorized process, or without remitting the applicable Success Fee.
- Refinancing / Sangla OR-CR – A financial arrangement whereby a vehicle owner uses their fully-paid vehicle as collateral for a cash loan, facilitated by Start N' Go as broker.
- Transaction – Any completed sale, financing, or insurance activity facilitated through the Platform.

2.2. All transactions occur directly between Buyers and Sellers. Start N' Go is not a contracting party to any vehicle sale, financing, or insurance agreement.

3. SCOPE OF LICENSE

3.1. Start N' Go grants you a limited, non-transferable, and revocable license to use the Platform for browsing, listing, and transacting vehicles only. Any misuse — including scraping, unauthorized reproduction, or reverse engineering — is strictly prohibited and may result in legal action.

4. USER ELIGIBILITY AND REGISTRATION

4.1. You must be at least eighteen (18) years old and have legal capacity to use the Platform. For entities, only duly authorized representatives may register. You are solely responsible for all activities conducted under your account and must immediately report any unauthorized access.

4.2. All accounts are subject to verification and compliance review. Start N' Go reserves the right to suspend, restrict, or terminate any account pending such review, or in cases of suspected non-compliance, fraud, or misrepresentation.

5. RESPONSIBILITIES OF USERS

5.1. All Users agree to use the Platform only for lawful and legitimate purposes. You shall not upload or attempt to sell vehicles that are stolen, encumbered, or misrepresented. Misuse of the Platform, including abusive conduct, dissemination of false information, or any illegal act, is strictly prohibited.

5.2. You shall refrain from uploading defamatory, obscene, fraudulent, or otherwise unlawful content. Start N' Go reserves the right to remove any prohibited content at its discretion.

5.3. You agree to indemnify and hold Start N' Go, its officers, employees, and affiliates harmless from any claims, damages, liabilities, or expenses arising from your misuse of the Platform, violation of these Terms, or infringement of any third-party rights.

5.4. Sellers are additionally bound by the Seller Accreditation Agreement, which governs listing obligations, commission remittance, anti-circumvention enforcement, and accreditation standards.

6. PLATFORM AS A VENUE

6.1. Start N' Go acts solely as an intermediary platform connecting Buyers and Sellers, and may facilitate referrals for auto loan financing and insurance services through accredited partners. Start N' Go is not a dealer, lender, insurer, guarantor, or party to any transaction. All obligations under vehicle sales, loan contracts, or insurance policies rest exclusively with the parties directly executing those agreements.

6.2. All Buyer inquiries, Leads, and transaction data generated through the Platform are the proprietary business data of Start N' Go.

6.3. Start N' Go reserves the right to immediately suspend or remove any User or listing suspected of fraud, illegality, or misrepresentation, and may report such activities to law enforcement or regulatory authorities.

6.4. Start N' Go does not pre-screen or monitor all listings. The Platform relies on the warranties and representations of Sellers. Buyers are advised to independently verify vehicle details before purchase.

6.5. Start N' Go reserves the right to market and promote listings without creating any ownership, partnership, or agency relationship with Sellers.

6.6. Users grant Start N' Go a non-exclusive, worldwide, royalty-free license to use, reproduce, adapt, and display listing content solely for marketing, promotional, or informational purposes.

6.7. Nothing in these Terms shall be construed as creating any partnership, agency, fiduciary, escrow, or trust relationship between Start N' Go and any User.

7. VEHICLE LISTINGS AND CONTENT

7.1. Sellers warrant that all vehicles listed are legally owned, transferable, and supported by valid documents, free from undisclosed encumbrances, liens, or adverse claims. Sellers are solely responsible for the accuracy, authenticity, and legality of their listings.

7.2. All listings are subject to verification and compliance review. Start N' Go reserves the right to suspend, restrict, or permanently remove any listing pending such review or upon discovery of fraud, misrepresentation, or non-compliance.

7.3. Sellers must comply with Start N' Go's Vehicle Listing Quality Policy and Listing Price Integrity Policy as set out in the Seller Accreditation Agreement.

7.4. All uploaded photos become part of Start N' Go's platform database. By uploading, Sellers grant Start N' Go the right to edit, watermark, or enhance photos for display purposes.

7-A. LISTING PRICE INTEGRITY

7-A.1. All vehicle listings on the Platform must carry a genuine, good-faith asking price that reasonably reflects the vehicle's fair market value. Start N' Go actively monitors listing prices and reserves the right to flag, suspend, or remove any listing with a price that appears manipulated, fictitious, or designed to mislead Buyers.

7-A.2. The following pricing practices are prohibited on the Platform:

- Listing at PHP 0, PHP 1, or any amount clearly below the vehicle's minimum resale value;
- Inflated prices more than 200% of estimated fair market value used to retain Platform visibility without genuine intent to sell;
- Price omission — leaving the price field blank or substituting it with text such as “call for price” without a stated asking price;
- Bait-and-switch pricing — listing at an artificially low price with no intention to honor it; and
- Any pricing tactic designed to artificially manipulate search rankings.

7-A.3. Accredited Sellers are subject to a detailed price integrity enforcement schedule, including listing suspension and account termination consequences, as set out exclusively in the Seller Accreditation Agreement. Buyers who encounter suspicious pricing may report it to Start N' Go at admin@startngo.ph.

8. TRANSACTIONS AND SALES

8.1. When financing is availed through partner institutions, all loan terms and obligations are strictly between the Buyer and the lending institution. Start N' Go does not guarantee loan approval, release of funds, or compliance of either party.

8.2. Where insurance products are availed, all coverage, claims, and obligations are governed solely by the insurance provider's policy terms.

8.3. The Seller shall be solely responsible for the timely release, delivery, and validity of the Certificate of Registration (CR), Official Receipt (OR), and all supporting ownership documents of the vehicle sold.

8.4. All service, listing, and referral fees collected by Start N' Go are distinct from and shall not be construed as partial payment of the vehicle purchase price.

8.5. Start N' Go does not collect, request, receive, or process any reservation fee, deposit, earnest money, or advance payment for any vehicle. Any reservation payment is handled directly between Buyer and Seller.

8-A. PLATFORM INTEGRITY AND ANTI-CIRCUMVENTION

All transactions originating from a connection made through the Platform must be completed through Start N' Go's authorized process. Circumvention by any User is prohibited and may result in permanent ban.

8-A.1. All vehicle transactions that originate from a connection made through the Platform — including through the Platform's inquiry system, a Start N' Go Sales Agent, or any Start N' Go-facilitated communication — must be completed exclusively through Start N' Go's authorized process.

8-A.2. Buyers must not encourage, facilitate, or participate in any arrangement to transact privately with a Seller they were connected with through the Platform outside of Start N' Go's authorized channels.

8-A.3. Circumvention of the Platform's transaction process by any User may result in immediate account suspension and permanent ban from the Platform without refund of any fees paid. Permanent bans are logged against the User's government-issued ID number, name, and vehicle plate number(s) and survive re-registration under any new account or identity.

8-A.4. Accredited Sellers are subject to additional and binding commercial obligations regarding anti-circumvention — including financial consequences, look-back periods, liquidated damages, and enforcement schedules — as set out exclusively in the Seller Accreditation Agreement. In the event of any conflict between this Section and the Seller Accreditation Agreement on the subject of anti-circumvention, the Seller Accreditation Agreement shall prevail as between Start N' Go and the Seller.

9. FEES, PAYMENTS, AND REFUNDS

9.1. In cases where Start N' Go facilitates loan applications or insurance referrals, any applicable service or referral fee shall be disclosed to the User before the transaction proceeds.

9.2. Reservation fees, if any, are determined solely by the Seller and paid directly to the Seller. Start N' Go does not receive, hold, or guarantee such payments.

9.3. Refunds, if granted at Start N' Go's sole discretion, apply only to service fees collected directly by Start N' Go. Refunds shall never cover vehicle purchase price, auto loan obligations, or insurance premiums. Refunds for transactions cancelled before vehicle release require written confirmation from both Buyer and Seller. Refunds may be granted in cases of verified fraud or system error, subject to validation. In accordance with DTI rules, consumers may file complaints through the Fair-Trade Enforcement Bureau.

9.4. Users acknowledge that payment processing times may vary depending on third-party banks, and Start N' Go shall not be held liable for any delays caused by such third parties.

9.5. Buyers are advised to remit vehicle purchase payments only directly to the Seller's verified bank account, as coordinated by Start N' Go's Transaction Coordinator. Start N' Go shall not be responsible for payments made to unauthorized persons.

9.6. Start N' Go shall issue official receipts for its service fees. Sellers remain solely responsible for issuing official receipts for vehicle sale amounts.

9.7. Any Buyer dispute regarding payment or delivery shall first be submitted to Start N' Go for verification and mediation. If Start N' Go has already confirmed payment between parties, any dispute thereafter shall be resolved directly between Buyer and Seller.

9.8. Direct payment to Seller. All vehicle purchase payments shall be made directly by the Buyer to the Seller's verified bank account, as provided by Start N' Go's Transaction Coordinator prior to the handover. Start N' Go does not collect, hold, or remit vehicle purchase amounts. Start N' Go's role is limited to verifying that payment confirmation has been received from both parties before facilitating the OR/CR handover and releasing the transaction record. Start N' Go's Success Fee is billed separately to the Seller per the Seller Accreditation Agreement. Funds transmitted directly between Buyer and Seller do not constitute deposits or e-money of Start N' Go, and Start N' Go does not perform any activity requiring a quasi-banking license from the Bangko Sentral ng Pilipinas in connection with vehicle purchase amounts.

9-A. PROHIBITED ACTS AND SYSTEM SECURITY

Users shall not, directly or indirectly:

- Access, alter, or attempt to access any data, code, or feature of the Platform without authorization;
- Introduce viruses, malware, or other harmful code;
- Interfere with or disrupt the Platform's servers, databases, APIs, or network infrastructure;
- Copy, scrape, or reverse-engineer any part of the Platform;
- Use automated tools, bots, or scripts to access or manipulate the Platform; or
- Gain unauthorized access to any user account, confidential record, or database.

Start N' Go reserves the right to immediately suspend or terminate any account involved in such activity and to pursue civil, administrative, or criminal action under R.A. 10175 (Cybercrime Prevention Act of 2012), R.A. 8293 (Intellectual Property Code), and applicable laws.

10. THIRD-PARTY FINANCING AND INSURANCE

10.1. The Platform may refer Buyers to financing, loan, or insurance products offered by third-party institutions. Start N' Go is not a lender, financing company, or insurer and does not underwrite or guarantee any loan or insurance product.

10.2. Buyers acknowledge that any financing or insurance product accessed through the Platform is subject to the terms of the respective institution.

10.3. Start N' Go may receive referral commissions or broker fees from accredited financing and insurance partners for applications processed through the Platform.

10.4. By submitting a loan application through the Platform, Buyers authorize Start N' Go to collect, process, and transmit their personal and financial information to accredited financing partners strictly for evaluating and processing the loan application.

10.5. Loan applications may be transmitted to accredited financing partners under a Data Sharing Agreement (DSA) as required by NPC Circular 2021-01.

11. DATA PRIVACY

11.1. By using the Platform, Users consent to the collection, processing, and limited sharing of their personal information for account registration, listing and transaction facilitation, and loan and insurance application processing, in accordance with R.A. 10173 (Data Privacy Act of 2012) and the Platform's Privacy Policy.

11.2. For loan applications, Buyers authorize Start N' Go to transmit personal and financial information to its accredited financing partners for loan evaluation purposes.

11.3. Users retain all rights under R.A. 10173, including the right to access, correct, or request deletion of their personal data. Contact: dpo@startngo.ph.

11.4. Start N' Go shall not be liable for any misuse, breach, or unauthorized access occurring within the systems of financing institutions, insurers, banks, or payment gateways outside its reasonable control.

12. INTELLECTUAL PROPERTY RIGHTS

12.1. All content, trademarks, and software on the Platform are owned by or licensed to Start N' Go Marketing Corporation. Users are granted only a limited right to access and use the Platform for its intended purpose.

12.2. Users warrant that they own or have the legal right to use any content, images, or materials they upload to the Platform and agree to indemnify Start N' Go from any intellectual property infringement claims.

12.3. All Start N' Go documents, agreements, policies, and operating terms are proprietary materials. Copying, redistribution, or public disclosure without written consent is strictly prohibited.

13. DISCLAIMERS AND LIMITATIONS OF LIABILITY

13.1. The Platform is provided on an "as is" and "as available" basis. Start N' Go makes no warranty of uninterrupted access or error-free operation.

13.2. To the fullest extent permitted by law, Start N' Go's liability to any User for any claim shall not exceed the total amount of fees paid by the User to Start N' Go in the twelve (12) months preceding the claim. Start N' Go is not liable for misrepresentations by Sellers, non-payment by Buyers, denial of financing, loss of data, or any indirect, incidental, or consequential damages.

13.3. Start N' Go does not and cannot guarantee the ultimate success or failure of any transaction, financing, or insurance facilitated through the Platform. All vehicles are sold on an "As Is, Where Is" basis, subject to applicable implied warranty protections under Philippine law that cannot be contractually waived.

13.4. Nothing in this Section shall limit liability arising from gross negligence, willful misconduct, or fraud directly committed by Start N' Go.

13.5. Any claim arising out of or related to the use of the Platform must be filed within one (1) year from the occurrence of the cause of action, to the fullest extent permitted by applicable Philippine law.

14. FORCE MAJEURE

14.1. Start N' Go shall not be held liable for any failure or delay in performance caused by events beyond its reasonable control, including natural disasters, government restrictions, pandemics, or system outages.

15. RELATIONSHIP OF PARTIES

15.1. Your use of the Platform does not create any relationship of partnership, agency, joint venture, or employment between you and Start N' Go. Start N' Go acts only as an intermediary providing a venue for Buyers and Sellers to transact. Start N' Go does not impose exclusivity on Sellers; Sellers remain free to market or sell their vehicles through other channels, provided transactions originating from Start N' Go Leads are properly declared per the Seller Accreditation Agreement.

16. TERMINATION OF ACCESS

16.1. Start N' Go reserves the right to immediately suspend or terminate accounts engaged in fraudulent, illegal, or abusive activity, without refund of any fees already paid.

16.2. We may suspend or terminate your access immediately if you breach these Terms. Termination does not waive our right to pursue legal remedies for violations committed.

17. NOTICES AND COMMUNICATIONS

17.1. Notices to Users may be delivered via verified email (deemed received within twenty-four (24) hours of sending) or via registered mail (deemed received within three (3) days of posting). Announcements posted on the Platform shall likewise constitute valid notice. SMS notifications shall be deemed advisory only.

18. GOVERNING LAW AND DISPUTE RESOLUTION

UNIFIED DISPUTE RESOLUTION: This clause governs all disputes under these Terms, the Privacy Policy, and the Seller Accreditation Agreement.

18.1. Governing law. These Terms shall be governed by and construed in accordance with the laws of the Republic of the Philippines.

18.2. Mandatory sequential procedure. All disputes, controversies, or claims arising out of or relating to these Terms, the Privacy Policy, or the Seller Accreditation Agreement shall be resolved exclusively through the following mandatory sequential procedure:

Step 1 — Written complaint (5 / 15 business days). The aggrieved party shall submit a written complaint to admin@startngo.ph. Start N' Go shall acknowledge receipt within five (5) business days and provide a substantive written response within fifteen (15) business days from acknowledgment.

Step 2 — Good-faith negotiation (30 days). If the written complaint does not resolve the dispute, the parties shall negotiate in good faith for thirty (30) calendar days from the date of Start N' Go's response or expiry of the response period, whichever is earlier.

Step 3 — Courts of Quezon City. If negotiation fails to resolve the dispute, the parties submit exclusively to the jurisdiction of the proper courts of Quezon City, Philippines. For disputes whose amount does not exceed the jurisdictional threshold under the Revised Rules on Small Claims Cases (A.M. No. 08-8-7-SC, as amended), either party may elect to use the Small Claims procedure, which does not require legal representation and provides for faster resolution. Start N' Go expressly reserves the right to use the Small Claims procedure for unpaid Success Fees and liquidated damages within the applicable threshold.

18.3. Emergency relief. Notwithstanding the foregoing, Start N' Go reserves the right to seek immediate injunctive or emergency relief before the proper courts of Quezon City, without posting bond and without prior exhaustion of Steps 1 and 2, to protect its intellectual property, confidential information, platform security, or to prevent actual or threatened irreparable harm.

18.4. Individual capacity only. Each party brings claims solely in their individual capacity. No User may participate as class representative or class member in any collective action, to the fullest extent permitted by applicable Philippine law.

18.5. Costs. Each party bears its own legal costs and attorney's fees, except as may be awarded by the court. This clause survives termination of any agreement between the parties.

19. VEHICLE REFINANCING AND SANGLA OR-CR SERVICES

19.1. Start N' Go offers vehicle refinancing brokerage services (Sangla OR-CR), whereby Start N' Go acts as broker to connect vehicle owners seeking cash loans with accredited financing partners using the applicant's fully-paid vehicle as collateral.

19.2. Start N' Go is not a lender, financing company, pawnshop, or creditor. All loan terms, interest rates, and repayment schedules are determined exclusively by the accredited financing partner.

19.3. Start N' Go does not guarantee the approval of any Refinancing application. All credit decisions rest solely with the accredited financing partner.

19.4. By submitting a Refinancing application, the applicant authorizes Start N' Go to collect, process, and transmit their personal, financial, and vehicle-related information to its accredited financing partner solely for loan evaluation, in accordance with R.A. 10173 and NPC Circular 2021-01.

20. ANTI-MONEY LAUNDERING AND USER IDENTITY VERIFICATION

COMPLIANCE NOTICE: Start N' Go complies with R.A. 9160 (Anti-Money Laundering Act), as amended. All Users are required to cooperate with Start N' Go's compliance obligations.

20.1. Start N' Go complies with the Anti-Money Laundering Act of 2001 (R.A. 9160), as amended, and all implementing rules of the AMLC. Users are required to cooperate with Start N' Go's compliance obligations.

20.2. All Users must provide accurate identity information upon registration. Start N' Go reserves the right to require a valid government-issued photo ID, proof of business registration (for Sellers), a valid TIN, and such other documents as its compliance team deems necessary.

20.3. For vehicles with a declared or estimated selling price of PHP 500,000 or above, Start N' Go may require enhanced due diligence including source of funds documentation. Facilitation of such transactions may be delayed pending completion of this review.

20.4. Users shall not use the Platform to facilitate transactions funded by proceeds of unlawful activity, or any activity constituting money laundering or terrorism financing under Philippine law.

20.5. Start N' Go may file Covered Transaction Reports (CTRs) and Suspicious Transaction Reports (STRs) with the AMLC as required by law. Users irrevocably consent to such reporting and waive any claim against Start N' Go arising from good-faith AMLC compliance disclosures.

21. ANNEXES

21.1. These Terms of Service shall be read together with the following, which forms an integral part of these Terms:

- Annex A — Marketplace Listing & Account Policies (applicable to all Users)

21.2. Accredited Sellers are additionally governed by the Seller Accreditation Agreement, which contains the Vehicle Listing Quality Policy, the Marketplace Fee Schedule, and the full anti-circumvention enforcement terms. In case of conflict between these Terms and the Seller Accreditation Agreement on matters specific to Sellers, the Seller Accreditation Agreement prevails.

22. CONTACT INFORMATION

Company	Start N' Go Marketing Corporation
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SEC Reg.	2025070208419-14
Address	5/F Gateway Tower, Gen. Roxas Avenue, Barangay Socorro, Cubao, Quezon City 1109
Email	dpo@startngo.ph admin@startngo.ph
Phone	+63908-897-1227
NPC	Complaints may also be filed at www.privacy.gov.ph

By using the Platform, you confirm that you have read, understood, and agreed to be bound by these Terms of Service, the Privacy Policy, and (for Sellers) the Seller Accreditation Agreement.

ANNEX A — MARKETPLACE LISTING & ACCOUNT POLICIES

1. Account Registration

- 1.1. Each individual or entity may register only one Seller account.
- 1.2. Duplicate accounts with the same email, mobile number, or business credentials are prohibited.
- 1.3. Duplicate accounts may be suspended or permanently banned.

2. Vehicle Listings

- 2.1. Sellers may upload only legitimate and accurate vehicle listings.
- 2.2. Duplicate listings (same vehicle posted twice, identified by VIN, plate number, or OR/CR) are not allowed.
- 2.3. Incomplete, misleading, fraudulent, or spam listings will be rejected.

3. Accuracy of Information

- 3.1. Sellers must provide truthful and updated details, including clear photos and authentic documents.
- 3.2. Altered, photoshopped, or fake images/documents are strictly prohibited.
- 3.3. Start N' Go reserves the right to verify documents with government agencies including LTO, PNP-HPG, and others.

4. Buyer Conduct

- 4.1. Buyers must submit only genuine inquiries or reservations.
- 4.2. Submitting false loan or insurance applications, or repeated fake inquiries, may result in suspension.
- 4.3. Buyers must not engage in harassment, abusive language, spamming, or any conduct that disrupts the experience of Sellers, other Buyers, or the Platform.

5. Prohibited Conduct (All Users)

- Uploading stolen, encumbered, or illegally acquired vehicles.
- Fraudulent postings, multiple fake accounts, or misrepresentation.
- Harassment, abusive messages, or spamming other users.

6. Enforcement & Consequences

- 6.1. First violation: Warning or temporary suspension.
- 6.2. Second violation: Suspension without refund of fees already paid.
- 6.3. Fraud, misrepresentation, or illegal activity: Immediate suspension or termination, permanent ban, forfeiture of all fees, and referral to proper authorities.
- 6.4. Start N' Go reserves the right to delist, suspend, or ban any account or listing at its discretion.
- 6.5. Enforcement actions are communicated via the User's registered email. Records of account activity and policy violations are admissible as evidence under the Rules on Electronic Evidence.

Annex A — Marketplace Listing & Account Policies — Version 3.1. — © Start N' Go Marketing Corporation 2026