

CARRYIT

Terms of Service & Privacy Policy

G AND J TRADING INC. | Version 1.0 | Effective August 10, 2026

This agreement applies to every CarryIt account holder acting as a Requester, a Carrier, or both. Acceptance is required before registration.

1. About these Terms

These Terms of Service and Privacy Policy (the "Terms") form a binding agreement between you and G AND J TRADING INC., operator of the CarryIt platform ("CarryIt", "we", "us"). By creating an account, posting a delivery, or accepting a delivery, you agree to these Terms.

Effective date: August 10, 2026. Version 1.0. If you do not agree, do not register or use CarryIt.

2. What CarryIt is (and is not)

CarryIt is a technology marketplace that connects people who need an item delivered ("Requesters") with independent individuals willing to transport it ("Carriers"). CarryIt is not a courier, freight forwarder, common carrier, warehouse, or logistics company.

We do not take possession of items, do not employ Carriers, and do not control how, when, or by what route a Carrier performs a delivery. Carriers are independent contractors acting on their own account. Nothing in these Terms creates an employment, agency, partnership, or joint-venture relationship.

3. Eligibility and account registration

You must be at least 18 years old and legally able to enter contracts. You must register with accurate information, including your legal name, a working phone number and email, a current photo, and a valid government-issued photo ID for identity verification.

You are responsible for all activity under your account and for keeping your credentials secure. One person, one account. Accounts may not be sold, shared, or transferred.

Every CarryIt account can act as both a Requester and a Carrier. The role-specific obligations below apply to you whenever you act in that role.

4. Requester obligations

You must accurately describe every item, including its contents, dimensions, weight, fragility, and value, and provide correct pickup and drop-off addresses and contact details.

You must not request transport of: illegal or stolen goods; weapons, ammunition, or explosives; controlled substances or cannabis (except where lawfully permitted and disclosed); live animals; human remains or biohazards; hazardous, flammable, corrosive, or radioactive materials; cash, bullion, or bearer instruments; counterfeit goods; or anything whose transport requires a licence you do not hold.

You are responsible for lawful packaging, for any permits, duties, or taxes applicable to your item, and for being available (or providing an authorized recipient) at the agreed times.

You must not attempt to hire, pay, or coordinate with a Carrier outside the CarryIt platform in order to avoid fees or protections.

5. Carrier obligations

You must hold a valid driver's licence (where you drive), current vehicle registration, and the minimum motor-vehicle insurance required in your province or state. You are solely responsible for confirming your insurance covers your activity; personal auto policies frequently exclude delivery for compensation.

You must comply with all traffic, transport, licensing, and tax laws, transport only items you are legally permitted to carry, inspect items before pickup, refuse anything prohibited under Section 4, and never open, use, or tamper with a Requester's item.

You must complete deliveries with reasonable care and within the agreed window, capture pickup and delivery confirmation in the app, and communicate delays promptly.

You are an independent contractor. You determine whether, when, and how you accept and perform jobs, and you supply your own vehicle and equipment. You are responsible for your own income taxes, GST/HST or sales tax registration where applicable, and any business licences.

6. The delivery contract between users

When a Carrier accepts a job, a direct contract for that delivery forms between the Requester and the Carrier on the terms shown in the app (item, addresses, timing, and price). CarryIt is not a party to that contract.

CarryIt provides the platform, matching, messaging, tracking, and payment processing only, and may set marketplace rules, pricing frameworks, and service standards.

7. Fees, payments, and payouts

Requesters authorize CarryIt and its payment processor to charge the delivery price plus applicable platform fees and taxes. Funds are held and released to the Carrier after delivery confirmation, less the platform service fee.

Subscription plans, if purchased, renew automatically until cancelled and are billed in advance. Cancellation takes effect at the end of the current billing period. Except where required by law, fees already paid are non-refundable.

Payments are processed by a third-party processor (Stripe). Your use of payment features is also subject to that processor's terms. We do not store full card numbers or bank credentials.

You are responsible for your own tax reporting. CarryIt may issue tax information forms where required by Canadian or U.S. law.

8. Cancellations and no-shows

A Requester may cancel before pickup; cancellation fees may apply once a Carrier is en route. A Carrier who cancels after acceptance, arrives late repeatedly, or fails to appear may have their account restricted.

If an item cannot be delivered (recipient unavailable, refused, or address invalid), the Carrier must contact the Requester through the app and follow the return instructions given. Reasonable return costs are payable by the Requester.

9. Insurance, loss, and damage

CarryIt does not insure your item. Any protection or coverage limit stated in the app applies only as described there and is subject to claim conditions, deductibles, and exclusions.

Claims for loss or damage must be reported in the app within 48 hours of delivery (or the scheduled delivery time) with photos and supporting documentation. Items shipped in breach of Section 4,

inadequately packaged items, and excluded categories (cash, jewellery, electronics without original packaging, perishables, fragile items not declared as fragile) are not eligible for any protection.

Between users, the Carrier is responsible for loss or damage caused by their own negligence or misconduct while the item is in their custody.

10. Identity verification and background information

You consent to CarryIt verifying your identity, including reviewing the government-issued ID you upload and, where permitted by law and with any additional consent required, obtaining driving-record or criminal-record checks through third-party providers.

Verification is not a guarantee of any user's character, reliability, or safety. You are responsible for exercising your own judgment when interacting with other users.

11. Prohibited conduct

You must not: misrepresent your identity; harass, threaten, discriminate against, or endanger any person; use the platform for unlawful purposes; circumvent fees or payments; scrape, reverse-engineer, or overload the platform; upload malware; create fake accounts or reviews; or use another user's personal information for any purpose other than completing a delivery.

We may suspend or terminate any account, withhold payouts pending investigation, and report unlawful activity to authorities.

12. Disclaimers and limitation of liability

The platform is provided "as is" and "as available". To the fullest extent permitted by law, CarryIt disclaims all warranties, express or implied, including merchantability, fitness for a particular purpose, and non-infringement, and does not warrant uninterrupted or error-free service, or the conduct, quality, safety, legality, or timeliness of any Requester, Carrier, item, or delivery.

To the fullest extent permitted by law, CarryIt and its directors, officers, employees, and agents are not liable for indirect, incidental, special, consequential, exemplary, or punitive damages, or for lost profits, lost data, business interruption, personal injury, or property damage arising from a delivery or from any interaction between users.

CarryIt's total aggregate liability to you for any claim is limited to the greater of (a) the platform fees you paid to CarryIt in the three months preceding the event giving rise to the claim, or (b) CAD \$200.

Nothing in these Terms limits liability that cannot be limited by law, including liability for fraud or, in Canada, rights under applicable consumer protection legislation.

13. Indemnity

You will indemnify and hold harmless G AND J TRADING INC. and its representatives from any claim, loss, liability, fine, or expense (including reasonable legal fees) arising from your use of the platform, your breach of these Terms or of any law, your item or its contents, your operation of a vehicle, or any dispute between you and another user.

14. Dispute resolution

Step 1 - In-app resolution. Disputes between a Requester and a Carrier must first be raised through CarryIt Support within 7 days. We may review evidence in the app (messages, photos, timestamps, GPS records) and make a good-faith determination about the release, partial release, or refund of funds we hold. That determination is administrative and binding for payment purposes only; it does not decide legal liability between users.

Step 2 - Notice of dispute with CarryIt. Before starting any proceeding against CarryIt, you must send a written notice to notifications@carryit.today describing the dispute and the relief sought. The parties will attempt to resolve it in good faith for 30 days.

Step 3 - Mediation, then arbitration or court. If unresolved, the parties will attempt mediation in Toronto, Ontario. If mediation fails, the dispute will be resolved by binding arbitration before a single arbitrator under the Ontario Arbitration Act, 1991, seated in Toronto, Ontario, in English, unless applicable law in your jurisdiction prohibits mandatory arbitration.

Class-action and jury waiver. To the extent permitted by law, disputes will be resolved individually, and you waive participation in any class, collective, or representative proceeding and any right to a jury trial.

Small claims and injunctive relief. Either party may bring a claim in small claims court where it qualifies, and either party may seek injunctive relief in court to protect intellectual property or prevent unauthorized platform access.

Governing law. These Terms are governed by the laws of the Province of Ontario and the federal laws of Canada applicable there, without regard to conflict-of-law rules. Users resident in the United States retain any non-waivable rights under the law of their state of residence.

Time limit. Any claim must be brought within one year after it arises, except where a longer period is required by law.

15. Termination

You may close your account at any time in Settings. We may suspend or terminate access immediately for breach of these Terms, suspected fraud, safety risk, or legal requirement. Amounts owed for completed deliveries remain payable, and Sections 9, 12, 13, 14, and the privacy provisions survive termination.

16. Intellectual property

CarryIt, its logos, software, designs, and content are owned by G AND J TRADING INC. and protected by intellectual property laws. You receive a limited, revocable, non-exclusive licence to use the app for its intended purpose. You grant us a non-exclusive licence to use content you submit (such as item photos and reviews) to operate, promote, and improve the service.

17. Changes to these Terms

We may update these Terms. Material changes will be notified in the app or by email at least 14 days before taking effect, except where an immediate change is required for legal or security reasons. Continued use after the effective date constitutes acceptance.

Privacy Policy

P1. Who controls your data

G AND J TRADING INC. is the controller of personal information collected through CarryIt. Contact us at notifications@carryit.today for any privacy request. We handle personal information in accordance with Canada's PIPEDA and applicable Canadian provincial and U.S. state privacy laws.

P2. Information we collect

Account information: name, email, phone number, password (hashed), profile photo, and government-issued ID image for verification.

Delivery information: pickup and drop-off addresses, item descriptions, dimensions, weight, item photos, prices, timestamps, and delivery status.

Location information: approximate or precise location used for matching, route preview, and tracking of an active delivery.

Communications: in-app messages between users, and support correspondence.

Payment information: processed by Stripe. We store only limited identifiers (for example, the last digits of a card and payout status), never full card numbers or bank credentials.

Technical information: device type, browser, IP address, and usage and error logs.

P3. Why we use it

To create and secure your account; verify identity; match Requesters and Carriers; enable messaging, routing, and tracking; process payments and payouts; prevent fraud and abuse; provide support and resolve disputes; comply with legal, tax, and safety obligations; and improve and communicate about the service.

We do not sell your personal information, and we do not use your government-issued ID for advertising.

P4. What other users can see

Other users see your first name, profile photo, rating, and role. When a job is matched, the Requester and Carrier see each other's phone number and the exact pickup and drop-off addresses needed to complete the delivery. Before matching, precise addresses are shown only in an approximate form.

Your government-issued ID is never shown to other users.

P5. Who we share it with

Service providers acting on our instructions: hosting and database infrastructure, payment processing (Stripe), mapping and geocoding (Google Maps Platform), email delivery, identity verification, and analytics or error monitoring.

Authorities or third parties where required by law, to enforce these Terms, or to protect the rights, safety, or property of any person. In the event of a corporate transaction, information may transfer to a successor under equivalent protection.

P6. Storage, transfers, and security

Data may be stored and processed in Canada, the United States, or other countries where our providers operate, and may be subject to lawful access requests there. We use encryption in transit, access controls, row-level database security, and least-privilege access. No system is perfectly secure; we will notify you and applicable regulators of a breach where required.

P7. Retention

We retain account and delivery records for as long as your account is active and afterwards as needed to meet tax, accounting, safety, and legal obligations (generally up to seven years for financial records). Government-issued ID images are retained only as long as needed for verification and dispute or fraud investigation, then deleted.

P8. Your rights

Subject to applicable law, you may access, correct, delete, or obtain a portable copy of your personal information, withdraw consent, object to certain processing, and, in some U.S. states, opt out of targeted advertising, sale, or profiling. Requests go to notifications@carryit.today and are answered within 30 days. We will not discriminate against you for exercising these rights.

Withdrawing consent for identity verification or location may prevent you from using core parts of CarryIt.

P9. Children

CarryIt is not for anyone under 18. We do not knowingly collect information from minors and will delete it if identified.

P10. Cookies and similar technologies

We use strictly necessary cookies and local storage to keep you signed in and secure the session, plus limited analytics and error monitoring. We do not use third-party advertising cookies.

Questions or privacy requests: notifications@carryit.today

This document is a template prepared for G AND J TRADING INC. and is not legal advice. Have Ontario and U.S. counsel review before public launch.