

Safe Standard® – Country Annex: Zambia / Republic of Zambia (2025.1 Public Template)

Valid only for rentals occurring within Zambia.

ENGLISH VERSION

1. National Legal Basis Relevant Zambian laws: • Contract Law (common-law based) • Consumer Protection and Competition Act • Electronic Communications and Transactions Act • Electronic Signatures Act • Product Safety & Standards — Zambia Bureau of Standards (ZABS) • Civil Procedure Code Jurisdiction: court where the rental occurs unless the parties agree otherwise. Private rental agreements are valid under Zambian contract and civil-law principles.
2. Tax and Reporting Rental income is taxable. VAT: • Standard VAT rate: 16% Record keeping: minimum 6 years (Zambia Revenue Authority).
3. Liability and Insurance Liability requires: • negligence or breach • actual provable damage • causation Gross negligence or intent cannot be excluded. Template limits: • 270 USD per rental • 900 USD Mobility (Valid unless restricted by mandatory Zambian law.) Recommended insurance: • Public liability insurance • Business/equipment insurance
4. Consumer Rights & Withdrawal Consumer Protection and Competition Act applies. No EU-style 14-day withdrawal for fixed-date rental services. Refund rules: • Before handover: per agreement • After handover: only if unsafe, defective, or unusable
5. Data Protection Applicable law: • Data Protection Act 2021 Safe Standard® stores no personal data; Stripe handles all payment data externally.
6. Enforcement & Cross-Border Cases Disputes handled by Zambian civil courts. Foreign judgments require recognition by Zambian courts. Arbitration is allowed with written agreement.
7. Use of Templates in Zambia Annex is internal reference only. Steps: 1. Rental Agreement (Country: Zambia) 2. Focus Checklist at handover 3. Photo Rule — No notes = No damage = No photos 4. Damage Invoice if needed 5. Annex is NOT shared with the renter.