

Safe Standard® – Country Annex: Gambia / Mandinka (2025.1 Public Template)

Valid only for rentals occurring within The Gambia.

ENGLISH VERSION

1. National Legal Basis Relevant Gambian laws: • Civil Law principles derived from English common law • Contract Act (common-law based) • Consumer Protection Act (general principles applied) • Electronic Communications and Transactions Act (ECT Act) • Product Safety and Standards regulations • Courts Act (civil procedure) Jurisdiction: Magistrates' or High Court where rental occurs unless agreed otherwise. Contract validity: private agreements valid under common-law principles (offer, acceptance, consideration, intent).
2. Tax and Reporting Rental income is taxable. VAT (Value Added Tax): • Standard VAT (Sales Tax): 15% • VAT registration threshold: per GRA rules (approx. GMD 1,000,000 annual turnover) Record keeping: minimum 5 years.
3. Liability and Insurance Liability requires negligence, damage, and causation. Cannot exclude gross negligence or intentional harm. Public Template default limits: • 270 USD per rental • 900 USD for Mobility Recommended insurance: liability insurance or business insurance (if available).
4. Consumer Rights & Withdrawal No EU-style 14-day withdrawal right. Refund rules follow common-law practice: • Before handover: refund per agreement • After handover: only if defective or unsafe Disputes handled through civil courts or mediation.
5. Data Protection Emerging framework under: • Information and Communications Act • General privacy principles under Gambian law Safe Standard® stores no personal data; Stripe processes payment data outside The Gambia. Supervisory: Public Utilities Regulatory Authority (data/ICT oversight).
6. Enforcement & Cross-Border Cases Handled by Gambian courts. Foreign judgments may require recognition. Arbitration permitted if agreed in writing.
7. Use of Templates in The Gambia Annex is internal reference only. Steps: 1. Rental Agreement (Country: Gambia) 2. Focus Checklist at handover 3. Photo Rule: No notes = no damage = no photos 4. Damage Invoice if needed 5. Annex not shared with renter.

MANDINKA VERSION

1. Kango Kilingo Laada (National Legal Basis) Jatoo laada olu: • English common-law kilingo • Contract law (kiliyaa laa) • Consumer protection rules • Electronic communication kafoo laada • Court procedure rules Jurisdiction: Kotoo be local court laa. Contract be valid si a be safunoo laa ni kafuyaa laa.
2. Taxo ani Record Keeping Rental faa be taxable. VAT: • Standard VAT: 15% • Registration: GRA rules taamala Record keeping: 5 years.
3. Liability ani Insurance Liability be taa: • Kono (fault) • Joo (damage) • Linko (causation) Grosso kono mansa le ka fo fango. Template limits: • 270 USD per rental • 900 USD Mobility Insurance be faa recommend.
4. Consumer Rights ani Cancellation No 14-day withdrawal right. Refund: • Handover taamala: full refund • Handover kera: only if damaged or unsafe
5. Data Protection Law be taa privacy principles. Safe Standard® te store personal data. Stripe be handle payment data.
6. Enforcement ani Cross-Border Courts be handle disputes. Foreign judgment be need recognition. Arbitration be possible si both kafuyaa.
7. Template Use Gambia kono Annex te attach contract foo. Stepolu: 1. Rental Agreement (Country: Gambia) 2. Focus Checklist 3. Photo Rule 4. Damage Invoice si needed 5. Annex be internal use.