Livestock MARKETS

Buy and sell livestock online. See the animal before you pay.

Terms & Conditions

As published on 27 Nov 2026 at livestockmarkets.co.ke/terms

Online Livestock Markets (livestockmarkets.co.ke) · Version 2026-10-20 · last updated 31 October 2026

Your money is protected: Your deposit and the balance stay with Livestock Markets until you have the animals you ordered. When they arrive, check them against your order (kind, breed, sex, age, number, condition and papers), then confirm. If they are not what you ordered, or do not arrive, your money comes back to you. Paying through Livestock Markets keeps this protection.

Please read carefully. By creating an account or using the platform you agree to these terms.

1. What the platform is

Online Livestock Markets is an introduction and listing service. We help sellers advertise livestock and related products and help buyers find them. We are not a party to any sale. Unless the buyer chooses Safe pay (section 6AC), we do not hold or transfer money for animals: it goes directly from the buyer to the seller. We do not ourselves inspect, guarantee or deliver animals: vet assessments are done by independent vet officers (section 6AB) and transport by independent drivers (section 6A). The platform holds money only where these terms say so: your prepaid balance (section 2), refundable auction deposits (section 6AA), transport payments held in trust (section 6A), vet fees a seller chooses to pay through the platform (section 6AB) and the price of animals paid by Safe pay, when it is offered and the buyer chooses it (section 6AC).

2. Fees

- The platform fees in force, their amounts and any scheduled changes are published on the Prices & fees page, which forms part of these terms. Amounts are shown before tax; any tax is added and shown before you pay.
- At the date you read this the following are charged: Featured listing; Auction success fee; Featured business advert (per month); Business directory listing (per month); Driver job response fee; Vet job application fee; Verified badge; Agent plan.
- Free listings. Each member's first 3 listings of every calendar month are free of any listing fee.
- Prepaid balance and withdrawals. Money in your prepaid balance (top-ups and refunds) can be used for platform fees or taken out to your M-Pesa at any time from your balance page (smallest amount shown there). The amount leaves the balance at once and is sent within 48 hours; if it cannot be sent, it comes back to your balance. A refund lands in your balance, and you may choose to have it sent to your M-Pesa instead. A payment made twice for the same item by mistake is refunded automatically.
- Fees are non-refundable once the service has been delivered (for example a contact has been shown or a listing is live), except where we made an error. A driver's bid fee or a vet's application fee is refunded in full if the job is cancelled.
- The administrators can introduce, change or drop a fee at any time, either at once or from a date they announce. The fees in force are always listed on Prices & fees, and before any payment you see the full amount, including any tax. A price change never affects a payment already made.
- Tax: Turnover Tax 1.5% is paid by the platform; nothing is added to your fees.
- Platform fees are paid by M-Pesa (or another method shown at checkout). Unless the buyer chooses Safe pay (section 6AC), the money for the animal does not pass through the platform: buyer and seller settle it directly, face to face, after the buyer has seen the animal.
- The price of the animal is agreed and paid directly between buyer and seller, outside the platform. A listed price is for the animals only: it excludes transport and VAT. Transport is paid by the buyer (section 6A); VAT is added only where the law requires it.
- Invoices and receipts for everything paid through the platform are issued automatically, kept on your dashboard under

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Payments & receipts and sent to you by e-mail.

- A fee is only asked for when one is due: if no fee applies (for example a fee switched off or covered by your plan), the item goes ahead without any payment step.

3. Safe trading rules (important)

- Only pay for an animal after you have seen it, checked that it is what you need and are satisfied - at the seller's premises, the market or on delivery.
- Do not send money in advance to someone you have not met. Be careful with "transport", "booking" or "release" fees asked before you have seen the animal.
- Check ownership, health and movement papers (for example veterinary and movement permits where required) before you pay.
- Sellers must hand over the animal described in the listing, in the condition described.
- The platform is not responsible for negligence, loss, disputes or damage arising from deals between users, or for money paid outside the system.

4. Prohibited conduct and bans

You must not: advertise animals you do not own or cannot supply; use false photos, prices or details; take money and not deliver; harass users; trade stolen or illegally moved animals; or use the platform for anything unlawful. Any account found scamming or attempting to scam others will be suspended or permanently banned, may be reported to the authorities, and loses access to its listings and contacts without refund.

5. Raising a concern

If you are dissatisfied with a buyer or seller, or suspect a scam, use Report a problem (Raise a concern) on the offer, auction or listing, or write to us through Contact us, with the details. The person you report is not told who reported them. We review concerns and may warn, suspend or ban accounts. We do not guarantee recovery of money paid outside the platform.

A report must give the date and the facts, and should include evidence where you have it (a screenshot, photo, receipt or document). You confirm that it is true and made in good faith. Evidence is stored privately and opened only by administrators; your connection address is recorded with the report to prevent abuse. While a report is checked we may pause or cancel an auction, hide a listing or restrict an account.

Fraud reports suspend at once. When a member whose account is in good standing (open for at least a day, or verified) reports another member for a scam, for asking to be paid before the animals are seen, or for not delivering after payment, the reported account is suspended immediately as a precaution: its listings, offers and bids are hidden and it cannot sign in. The member is told by e-mail and SMS and may reply with evidence within 7 days. If the report is not upheld the account is reinstated, and the member who made a false report can no longer suspend accounts this way and may face action. Administrator accounts cannot be suspended by a report.

5A. Ratings and platform reviews

After a deal is accepted or an auction closes, each side may rate the other once. Ratings must be honest. Administrators may hide abusive or retaliatory ratings. Deliberately false ratings or reports can lead to action against the account.

Members may also review the platform itself (1 to 5 stars and a comment). Published reviews show your first name, member type and area. Reviews are checked before they appear; we publish honest reviews, good or bad, and hide only abuse, spam, personal details or content unrelated to the platform.

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6. Listings and auctions

- Ownership declaration. Each time a seller publishes or edits a listing they declare that they own the animals or products (or hold the owner's written authority), that no one else owns them or has a claim, loan or dispute over them, and that they are not stolen. A false declaration leads to removal, a ban and a report to the authorities.
- Breed type. Sellers describe the ancestry truthfully as Purebred, Hybrid, Crossbred, Mixed-Breed, Landrace or Feral / wild variant, as explained on the sell form.
- Walk-around video. Sellers and auctioneers may add one video of up to 60 seconds, which must show the animals actually for sale. Videos are made smaller for mobile data, the hidden information phones store in them (such as location) is removed, and they are kept with the listing.
- Photos. Listing photos must be genuine and recent. The platform adds an "Online Livestock Market" mark to listing photos to discourage copying into fake listings; sellers allow us to show their photos on the platform and in search results that link to the listing.
- Sellers are responsible for the accuracy of their listings and for keeping their email and phone number active to receive buyer notifications.
- How long a listing shows. A fixed-price listing shows to buyers until the "Available until" date the seller chose; the seller is reminded two days before and can extend it with one tap. An online auction ends when bidding closes. A listing waiting for its listing fee is a draft and is not shown to buyers.
- Vet status. Listings are marked either Vet-verified (assessed by a vet officer through the platform, with the certificate checked by our team) or Not vet-verified. A seller may list without a vet assessment; a buyer who buys an animal that is not vet-verified does so at their own risk and should check its health and papers, for example with their own vet.
- In an auction the highest bid at the closing time wins, provided the seller's reserve price (if any) is met; equal bids go to the earlier one. Bids cannot be withdrawn. Winning an auction is a commitment to complete the purchase directly with the seller, after inspecting the animals. Bidders accept the conditions of sale shown on each auction page before their first bid; they form part of these terms.
- Commitment deposit and balance. When a seller accepts an offer or an online auction is won, the buyer confirms the deal by paying a deposit of 20% of the price into the platform's trust account. The deposit is part of the price. At collection the buyer checks the animals against the order. If they are right, the buyer confirms them and pays the balance into the same trust account within 3 days; the seller is paid the whole price 2 days after the balance arrives. Buyers must not pay the seller directly. If the animals are not the ones ordered and the complaint is upheld, the money held is returned to the buyer. If the buyer does not collect by the last collection day, the deposit is paid to the seller. Money held in trust is not the platform's money and is never used for anything else.
- Every bid is numbered and time-stamped by our server and kept unchanged in an audit trail. To keep bidding fair, a member can send at most 5 bids a second and 40 a minute; faster requests are refused. A bid in the final window extends the closing time. Bidding on your own lot, shill bidding (using other accounts or people to push the price) and collusion between bidders are forbidden.
- Where a serious matter is reported, Livestock Markets may pause an auction (no bids are taken and the remaining time is kept, with at least 15 minutes on resumption), resume it or cancel it. Everyone who bid is told. A cancelled auction has no winner and creates no obligation to buy or sell.
- Offers and contacts. The seller's name, phone number and exact pickup point are shown to a buyer only after the seller accepts the offer (and any contact fee is paid). Until then the seller is shown anonymously with the general area. An accepted offer receives a deal reference, a printable sale agreement and a gate pass that anyone (for example a market gate or a county officer) can check at livestockmarkets.co.ke/verify. Payment for the animals is made directly to the seller at collection; the platform never holds it.

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- Offers. Offers must be made with the intention to buy. Offers and bids are free; the buyer pays one deal fee once the seller accepts (or the auction is won). On some high-value auction lots the seller asks for a refundable deposit before the first bid, held from the bidder's prepaid balance and returned when the auction closes, unless the winner does not pay.
- Sellers give a pickup town and may pin the animal on a map. The exact pin and directions are shown to a buyer only once contacts are unlocked for that deal.
- Notifications to sellers show the animal, the amount, the time and the buyer's approximate area only. Names and contacts are shown only once contacts are unlocked for that deal.

6AA. Auction sales by auctioneers

- Who runs them. Auction sales are run by members approved as auctioneers: licensed auctioneers and auction houses, government agencies and counties (with their authority to hold auctions), cooperatives and sale yards. The auctioneer sells as agent for the owners (consignors) and is responsible for the catalogue, the conditions of the sale and the conduct of the sale. Livestock Markets provides the system and is not a party to the sale.
- Registering to bid. Bidders register for each sale and receive a paddle number. A sale may require a verified identity, approval of each bidder by the auctioneer and/or a refundable deposit, as its catalogue says. Deposits are paid through the platform's checkout and held by Livestock Markets only until the sale closes; this is the one case in which the platform holds a bidder's money. A bidder who wins nothing gets the deposit back to their prepaid balance when the sale closes (or at once if not approved). A winner's deposit is set against their invoice and paid over to the auctioneer, and may be kept by the auctioneer if the winner does not pay or collect as the conditions require.
- Automatic and absentee bids. A bidder may set a maximum; the system then bids for them one raise at a time, only as far as needed. Equal maximums go to whoever set theirs first. For lots sold at a venue, the bidder may leave an absentee bid that the auctioneer places for them.
- Invoices. The buyer pays the hammer price plus the buyer's premium and any tax on the premium shown in the catalogue, to the auctioneer, by the due date on the invoice. Consignors receive a statement of the hammer price less the auctioneer's commission. Sales are in the currency of the sale's country.
- The auctioneer runs the sale. Before a lot's first bid the auctioneer may correct any of its details; after it, only the description, photos and video. The auctioneer may extend a lot's closing time (never shorten it), pause and resume bidding, withdraw a lot, and tie lots together. Every such change, with its reason, is listed publicly under "Sale updates" on the catalogue and sent to every registered bidder and everyone who bid on the lot, in their notifications.
- Live at the venue. An on-site lot may be opened live: bids made in the room (entered by the auctioneer's clerk against a paddle number) and bids made online go into one numbered sequence under the same rules, absentee limits bid automatically, and the auctioneer's calls ("going once...") are shown on screen. When the auctioneer brings the hammer down, the lot is sold to the highest bid, if it meets the reserve. People at the venue without an account may be registered by the auctioneer as walk-in bidders with their name and phone number.
- Lots tied together close at the same moment. Each lot keeps its own bids, winner, invoice and papers; a bid in a lot's last minute extends only that lot.
- Online auctions by members. A seller may set a reserve price and may lower it while the auction runs (never raise it); bidders are told. A seller may ask bidders on a high-value lot for a refundable deposit, paid in money into the platform's trust account before their first bid (never from STOCKs) and returned to everyone except the winner when the auction ends; the winner's deposit is returned when the sale is completed, and paid to the seller if the winner does not complete. Any success fee is due only after the seller confirms that the winner paid and collected the animals.
- A winner who does not respond. If the seller reports that the winner cannot be reached, the winner has 48 hours to

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answer. Without an answer, or if the winner withdraws, the sale is cancelled, no success fee is due and it counts against the winner's buyer record; a winner's deposit may then be kept as the lot's conditions say. The seller may then offer the lot to the next-highest bidder at that bidder's own highest bid (second chance); the bidder has 24 hours to accept or decline and is never obliged to buy.

- Fair bidding. To protect sellers and bidders, the platform records the connection and device of each bid and may hold back or cancel bids, and suspend accounts, where several accounts appear to be one person bidding up a lot. Sellers' auction history (auctions run, sold and completed) is shown on their auctions.
- Release. Once the auctioneer confirms payment of an invoice, the buyer receives a release code and gate pass, which anyone can check at livestockmarkets.co.ke/verify. The auctioneer records when the animals are collected.
- Livestock Markets may suspend an auctioneer or cancel a sale for a serious reason (for example a licence that is not valid); open lots are then withdrawn, held deposits returned and registered bidders told.

6A. Transport

- Who pays. Transport of animals bought through the platform is arranged and paid by the buyer, after the deal is agreed (an accepted offer, a won auction or an auction invoice). Asking for transport is free.
- Drivers request the job. The request (pickup area, destination, distance, kind and number of animals, date) is sent to approved drivers near the pickup point by notification, SMS and e-mail. Drivers request the job with their price on the platform. Where a driver request fee is in force, it is taken from the driver's prepaid balance when they request, and drivers keep the minimum balance shown. Drivers must keep a valid licence, third-party vehicle insurance, a current photo and the vehicle's details on file; vehicles must be roadworthy and suitable for the animals carried.
- The platform agrees the price for the buyer. Buyers do not negotiate with drivers. Our transport team negotiates with the drivers who bid, chooses the driver and enters the agreed amount. The buyer then receives one transport invoice by notification, SMS and e-mail: the agreed transport amount plus the platform's transport charge (a percentage of the agreed amount shown on the invoice, currently 3%), plus any tax on that charge. The invoice must be paid within 24 hours (or the time shown on it); otherwise the driver is released. Where the platform's per-kilometre guide or a buyer's price limit is in force, the platform may agree the price automatically after the request window, choosing the lowest suitable bid within the limit and a driver whose vehicle can carry the animals. On trips of 200 km or more the invoice includes a refundable buffer of 20% of the transport amount, held in trust for a possible return trip and given back to the buyer when the trip is completed.
- Held in trust. The buyer's transport payment is held by Livestock Markets in trust and is not the platform's money, except the platform charge. The driver is told to go ahead only once it is held. The buyer pays the seller for the animals directly, as agreed (or by Safe pay, section 6AC, when offered). When the animals are delivered and the seller confirms that the buyer has paid for them, the platform pays the driver the agreed amount in full, less only the cost of the money transfer. The driver receives a payment advice.
- Collection, delivery code and drop-off photo. The driver collects the animals by the time shown (normally within 48 hours of payment). If the driver does not collect in time, the buyer may move the job to the next-lowest driver; the money stays in trust and any difference comes back to the buyer. The driver's phone is shared with the buyer and the seller only after the transport is paid. Each trip has a 4-digit delivery code that the buyer gives the driver only when the animals have arrived safely; to finish the trip the driver enters the code and takes a photo of the animals at drop-off.
- Payment to the driver. The driver is paid after delivery once the seller confirms the buyer paid for the animals, or automatically 72 hours after delivery if nobody reports a problem in that time.
- Claims. A death, injury or loss of animals in transit may be reported from the transport page within 7 days of delivery, with photos and, where available, a vet report. The driver's payment is held until our transport team decides the claim

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with both sides. The driver is responsible for the animals from loading to delivery and must hold current goods-in-transit (livestock) insurance: insurer, policy number and expiry are required to receive jobs. When a claim is upheld, the proven loss is paid to the buyer from the driver's held payment first, and any amount above it is claimed from the driver's insurer. A death or injury from a natural cause or a condition the animal already had, shown by a vet report, is not the driver's responsibility. Livestock Markets is not an insurer and does not itself pay claims beyond the transport money it holds.

- If the seller is not paid. If the seller reports that the buyer did not pay for the animals, the transport money stays held while our team contacts both sides. Livestock Markets may then use it to pay for the animals to be returned to the seller; the buyer agrees to this by paying the transport invoice. A trip cancelled before the animals are collected is refunded to the buyer.
- Everyone is told. The seller is told when transport is requested and receives the driver's name and phone once a driver is secured. Buyer, seller and driver are told at every step (transport requested, driver secured, paid, collected, delivered, driver paid). During the trip the driver shares their location, which buyer and seller can follow. Drivers are responsible for the welfare of the animals in their care and for movement permits where required.

6AB. Veterinary assessment

- Asking is free. A seller may ask for a vet assessment of a listing at no charge. Approved vet officers near the animal are told and may apply with their price. Where a vet application fee is in force, it is paid by the vet from their prepaid balance when they apply.
- The lowest price gets the job. Only vets rated 4 stars or more (or new vets without enough ratings yet) can be appointed. The seller may appoint the lowest such application as soon as it is in; otherwise the platform appoints it when the application window closes (the earlier application wins a tie). The seller and the vet get each other's contact. The vet visits by the date shown; if the vet does not come in time, the seller may have the job given to the next-lowest vet.
- Paying the vet. The seller pays the vet directly, or may choose to pay through the platform: the seller then pays the vet's price plus a platform charge of 5% (for the payment and bank costs) and any tax on that charge; the vet's price is held in trust and sent to the vet by M-Pesa once the certificate is accepted, and refunded to the seller if the request is cancelled before a certificate is accepted.
- Vet registration. Vet officers must be registered with the Kenya Veterinary Board. The platform checks the registration number on the Board's register automatically when a vet is approved and once a year; a vet whose registration cannot be confirmed may be asked for their current practising certificate and suspended until it is checked.
- Certificate. After the assessment the vet uploads the veterinary certificate with the date, the ear tag or ID of each animal examined, the result and the findings (and, where done, the vaccinations seen, tests, body condition and temperature); the certificate is required. A seller who uses their own vet must also upload the certificate. A listing is shown as Vet-verified only after our team has checked that the certificate is valid and matches the listing; uploading a certificate alone never makes a listing Vet-verified. The badge lasts for the period shown and can be withdrawn if the certificate turns out not to be valid.
- Vet officers are independent professionals responsible for their own assessments and certificates.

6AC. Safe pay (when offered)

Safe pay is not offered yet. When it is, these rules apply.

- Choosing it. Once a deal is agreed (an accepted offer or a won online auction), the buyer may choose to pay the price of the animals through the platform instead of paying the seller directly. A Safe pay fee may apply; it is shown before payment, with who pays it.

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- Held in trust. The buyer's payment is held by Livestock Markets in a trust account through a licensed partner. It is not the platform's money, except the Safe pay fee. The seller is told to hand over the animals once the money is held.
- Handover and release. After the seller marks the animals as handed over, the buyer confirms receipt or opens a dispute within 2 days. The money is paid to the seller by M-Pesa when the buyer confirms, or when those days pass with no open dispute.
- Refunds and disputes. If the seller does not hand over the animals by the last collection day, or a dispute is decided for the buyer, the price (and the fee, where the buyer paid it) goes back to the buyer's balance, from where it can be withdrawn to M-Pesa. While a dispute is open the money stays held.
- Safe pay protects the payment only. It is not a guarantee of the animals' health or quality: inspect them before you confirm.

6AD. Requests (Request Board)

- Posting. Any buyer may post a request for livestock (kind, number, county, budget, date). Members need a confirmed phone; a visitor confirms their phone with a one-time code, and doing so creates their account and accepts these terms. At most 5 requests a day per member.
- What is public. The request and the number of offers on it. Never the buyer's name, phone or e-mail, and never an offer, its price or the seller who sent it. Phone numbers, e-mails and links written in the notes are hidden.
- Offers. A seller with a confirmed phone may send one offer per request (at most 20 a day). Sending an offer is free at present; if a supplier offer fee is introduced it is shown before payment and listed on the Prices & fees page. The fee pays for the introduction and is not refunded if the buyer chooses another offer or closes the request; it is refunded to the seller's balance if our team removes the request. A seller may withdraw an offer before the buyer decides.
- Deciding. The buyer may view, shortlist, decline or accept offers and message the seller through the platform. Accepting makes an ordinary deal under section 6 (deal fee, contacts, pickup, transport). A request may be filled by more than one seller.
- Moderation. We may hold or remove any request or offer that is not genuine, misleading or against these terms.

6B. Advertising

Businesses that serve farmers and the livestock trade (agrovets and clinics, feed, breeding and AI services, equipment and housing, transport, butcheries and processors, insurance and finance, training) may advertise. We do not accept adverts for unrelated products, animals or wildlife that may not lawfully be sold, unregistered medicines or chemicals, or betting and get-rich schemes, and may remove any advert without notice.

6C. Security and acceptable use

You must not try to break into, overload, scrape or disrupt the platform, submit code or scripts through forms, upload files that contain code or are not what they claim, or use another person's account. Forms that contain such content are refused, repeated attempts block the connection, and the administrators are alerted. Connection addresses and browser details are recorded with sign-ins, forms and reports for security.

7. Accounts and privacy

Each account belongs to one country, chosen at sign-up; members trade with people in their own country, in its currency (Kenya is the default). Passwords must have at least 8 characters with upper- and lower-case letters, a number and a symbol, and must not be a commonly used password. Changing a password needs the current one and a one-time code, cannot reuse any of the last 3, and signs out every other device. Keep your password private. We record your approximate

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location (from your internet connection) to show buyers and sellers the area of interest. See our Privacy Policy. We may use your phone and email to send service notifications.

8. Limitation of liability

The platform is provided "as is". To the extent allowed by law, we are not liable for losses from transactions between users, from inaccurate listings, or from interruptions of the service.

9. Changes

We may update these terms. Material changes (including fee changes) will be announced in advance on your dashboard and, for fees, on the Prices & fees page. Continued use means you accept them.

This document is a working draft for the platform. Have it reviewed by a qualified Kenyan advocate before relying on it.

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