

Loan Terms and Conditions for BUA

This loan agreement (the “Loan Agreement”) applies to the borrowing of sports and leisure equipment from loan schemes affiliated with the foundation BUA and the BUA network (the “Service”). The Loan Agreement is entered into between the relevant loan scheme (referred to as “BUA”, “we” or “us”) and the party responsible for borrowing and using the equipment (the “Principal Borrower”, “you” or “your”). By registering a loan profile in BUA’s digital loan system or using the Service, you accept the terms of this Loan Agreement.

1. Responsibility for borrowing and use of equipment

The Principal Borrower must be an organisation/institution or an adult individual with an address in Norway and a Norwegian mobile phone number. To borrow equipment, the Principal Borrower must create a loan profile via BUA’s website, at a BUA location, or register as a guest at a BUA location.

Minors and individuals without a registered address in Norway may borrow equipment if an adult with a registered address in Norway is listed as the Principal Borrower. Both the Principal Borrower and the Co-Borrower are subject to all obligations under this Loan Agreement, but the Principal Borrower is fully responsible towards BUA for the loan and use of the equipment. The actual user of the equipment is registered as a co-borrower (the “Co-Borrower” or “User”).

If the user is a minor, a teacher or school may act as a proxy for the guardian. In such cases, the teacher or school must provide proof of authorisation and ensure that the Principal Borrower is aware of and understands the terms of this Loan Agreement. The guardian is registered as the Principal Borrower and is fully responsible towards BUA. The responsibilities between the proxy and the Principal Borrower should be clarified internally before borrowing.

Organisations and institutions may borrow equipment if authorisation from a responsible person is provided and a physical contact person (the “Contact Person”) is appointed. The organisation/institution acts as the Principal Borrower.

Each loan scheme in the BUA network may establish local rules regarding eligibility for borrowing. In case of discrepancies between local rules and this Loan Agreement, local rules shall prevail.

2. Verification of identity and personal data

The Principal Borrower and Co-Borrower must verify their identity prior to the first loan using one of the following methods:

- Verification via the Vipps service

- In-person verification at a BUA location with valid identification

Once the Principal Borrower is verified, the Co-Borrower may borrow equipment without the Principal Borrower being physically present.

Registration of mobile phone number and email address in BUA's digital loan system must also be verified, either via Vipps or via a code sent to the registered contact details.

3. Use of BUA's digital loan system

The Principal Borrower and Co-Borrower must create a loan profile or guest account in BUA's digital system to borrow equipment. Each loan scheme determines whether digital services such as reservations or self-service are available.

The Principal Borrower may modify or delete their loan profile at any time, provided all obligations are fulfilled, no active loans exist, and the borrower is not blocked due to breach of terms.

If using the digital system, you must collect equipment during stated opening hours or as specified in the booking.

Where digital reservations are available, equipment can be reserved from 14 days up to 2 days before collection. Equipment must be collected as agreed.

For self-service locations, the BUA self-service app must be downloaded and used to register all borrowed equipment.

Drop-in loans require physical attendance during opening hours.

4. Loan period

The loan period runs from collection until the equipment is returned to the same location. Equipment must be returned at the agreed time during opening hours, which are available on BUA's website or in confirmation emails.

5. Responsibilities of the Principal Borrower

The equipment must be returned on time and in the same condition as when borrowed, except for normal wear and tear.

It is not permitted to lend or sublet the equipment.

The equipment must not be used for commercial purposes, such as events for customers or tourism activities.

The equipment must not be transported or used outside Norway.

6. Obligations when borrowing

The Principal Borrower and Co-Borrower are responsible for having the necessary competence, skills, experience, and any required certification to use the equipment.

Instructions and safety guidelines from BUA must be followed, including but not limited to:

- Use of safety equipment such as helmets and life jackets
- Proper adjustment of equipment (e.g. ski bindings according to weight)

If equipment is damaged, worn, or otherwise unsuitable, BUA must be notified immediately and the equipment must not be used further.

Theft or vandalism must be reported to the police as soon as possible, and the report must be submitted to the lending location.

7. Privacy

Processing of personal data is necessary to borrow equipment from BUA. For more information, please refer to our Privacy Policy.

8. Damage and loss

BUA may claim compensation for repair or replacement in cases of damage beyond normal wear and tear or loss during the loan period. The local BUA determines whether repair or replacement is necessary.

9. Late return

If a delay in returning equipment is expected, the Principal Borrower or Co-Borrower must notify BUA as soon as possible.

If equipment is stolen, it must be reported to the police and documentation submitted to BUA.

BUA may impose daily penalties for late returns. If equipment is not returned within 10 working days, it may be considered theft and reported to the police. Compensation for lost equipment may be required.

10. Suspension and account changes

BUA reserves the right to modify or delete loan profiles or suspend users for a limited period if:

- The Service is suspected of being used for commercial purposes
- The borrower repeatedly damages or loses equipment

- Equipment is repeatedly returned late
- Other reasonable grounds exist

Affected users will be contacted before such actions are taken. Appeals can be sent to the relevant BUA location.

11. Payment

Invoices for lost/damaged equipment or late returns must be paid within 14 days.

Failure to pay will result in a reminder with additional fees. Continued non-payment may lead to debt collection and enforcement.

12. Limitation of liability

BUA does not guarantee that the equipment meets individual expectations.

The Principal Borrower and Co-Borrower are responsible for all damage and loss occurring during the loan period, including personal injury, property damage, financial loss, and indirect or consequential damages.

13. Amendments

BUA reserves the right to amend these terms at any time. Users will be notified before changes take effect. The current version will always be available on BUA's website.

14. Governing law

This Loan Agreement is governed by and interpreted in accordance with Norwegian law.