

Terms of Use - **Buyer Terms**

Valid from 15 September, 2026

To make our online marketplace safe and reliable for all our users, we have some important rules for bidding and buying. We call these the Buyer Terms and they form an integral part of our Terms.

General Terms

These apply to everyone who visits and uses our online marketplace.

Seller Terms

If you're looking to submit or sell, these apply to you

How **bidding** works



Article 1: Bidding on objects

Before placing a bid on an object, keep the following in mind:

- **Buyer Protection**

You can bid and buy safely under [Catawiki's Buyer Protection](#). This protection makes sure all payments are safe, all objects are quality checked against our [submission guidelines](#) and all sellers are verified.

- **Objects are intended for use and enjoyment**

Objects on Catawiki have unique stories. An online auction is all about deciding how much an object is worth to you personally. Objects sold on Catawiki are intended to be appreciated for their craftsmanship, uniqueness or collectability, not as financial investment products. If you choose to purchase an object for investment or speculative purposes, you do so entirely at your own risk. Neither the seller nor Catawiki guarantees or is responsible for future value, return or resale potential. If the market value of an object is important to you, we advise you to consult a third-party appraiser.

- **Estimates are provided as a guide**

Estimates may be provided to help you decide how much to bid. They are based on the data, market conditions and, where applicable, expert input available when the estimate is made. Market conditions and other relevant factors can change over time, so an estimate may not reflect the value of an object at a later date. Estimates aren't a guarantee or prediction of the actual value or selling price of an object. They are not guarantees of value, sale price, resale value, appraisal value or investment return. For that reason, they are not an alternative to taking your own professional advice. [Find out more about our estimates here.](#)

Catawiki can never be held liable whatsoever in the event that objects are sold for more or less than the estimate.

- **Seller performance signals**

We may show badges or other indicators to help you understand how a seller is performing. These signals are based on things like delivery times, cancellation rates or buyer reviews. They are for info only and do not guarantee how a seller will act in any specific case.

- **Artificial intelligence**

Some content, such as object summaries or translations, may be generated or enhanced using artificial intelligence (AI).

[Learn more about how we use AI.](#)

- **Every bid is binding**

Every bid or use of buy now is binding. That means you can't amend, retract or revoke your bid or use of buy now. We are not responsible for any errors you make in bidding so when bidding, always double-check you've entered the correct amount, especially when making a last-minute bid.

You can also place a max bid if you'd like us to bid automatically on your behalf.

[Find out how max bids work.](#)

If you're the highest bidder at the end of the auction or you successfully use buy now, you agree to pay for the object.

[Find out more about bidding here.](#)

- **You might have a buy now option for some objects**

Some objects on our online marketplace may be available to purchase using the buy now option. This allows you to purchase an object immediately without participating in the online auction.

When you use the Buy Now option, the purchase is only completed once we have received your payment and sent you a payment confirmation email. These Terms apply to the purchase in the same way as they would if you had purchased the object as the highest bidder in an online auction.

If you place a bid on an object while the Buy Now option is available, another user may purchase the object using Buy Now. Once this happens, the object is considered sold and is no longer available for purchase or bidding.

[Find out more about buy now here.](#)

- **Check import, export, sanctions and cultural property rules**

As a buyer, you are responsible for making sure that buying, importing or owning an object does not break any laws. This includes rules on import and export controls, embargoes, sanctions and cultural property

protection. You are also responsible for paying any related costs such as import duties, taxes or other fees. We are not liable for any costs, claims or consequences that result from your failure to comply with these rules.

- **Seller identity**

Before you place a bid or buy, we show you key seller details such as their name and business location. If you need more information for a valid reason, contact us and we will help where we can.

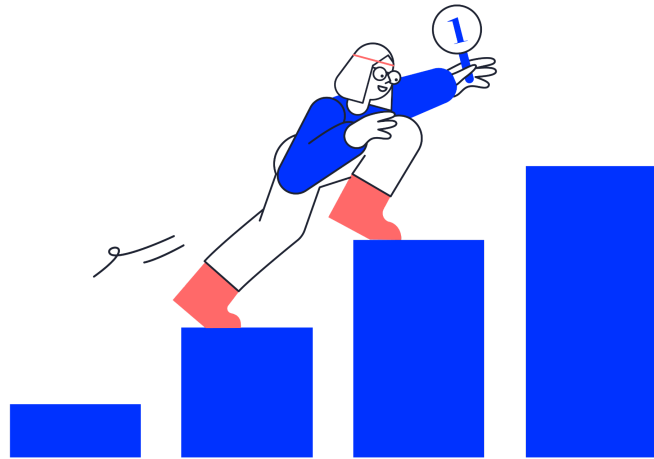
- **Reserve price not met**

Some objects offered for sale have a reserve price. The reserve price is the minimum price a seller will accept. If your bid is the highest but it's lower than the reserve price set by the seller, you won't enter into a contract of sale with the seller.

[Find out more about the reserve price here.](#)

Summary: All bids or successful uses of buy now are binding. We recommend carefully viewing the photos and reading the object description to decide what an object is worth to you. We sometimes provide an estimate as a guide.

Buying your **special**
object



Article 2: Catawiki Live

Catawiki Live combines an online auction with a livestreamed closing phase. These Buyer Terms continue to apply. The [Catawiki Live Community Guidelines](#), the [Catawiki Live Buyer Policy](#) and [Giveaway Policy](#) also apply to Catawiki Live.

The livestream format does not change the binding nature of bids or your obligation to pay if you are the highest bidder, the applicability of reserve prices or the conclusion of a sale between you and the seller when you place the highest bid.

- **Using the livestream and chat responsibly**

You must use Catawiki Live and its chat functionality fairly and responsibly. By using Catawiki Live you agree to our [Catawiki Live Community Guidelines](#).

We may use language filters and other automated moderation tools to ensure integrity of the livestream in line with [Catawiki Live Community Guidelines](#). We may also monitor Catawiki Live activity where possible. Chat messages and other livestream content are user generated and are not reviewed or verified before they appear. Although we use these tools, we cannot guarantee that every inaccurate, misleading or inappropriate content will be prevented or removed immediately.

- **Giveaways**

Sellers may also organise giveaways during Catawiki Live. Any such giveaway is subject to our [Giveaway Policy](#), which explains how giveaways work and the rules that apply.

- **Bidding**

If any bidding information shown or communicated during the livestream differs from the official Catawiki bidding log, the bidding log prevails.

Because of technical delays, the object shown or discussed in the livestream may occasionally differ from the object currently open for bidding. Before placing a bid, check the object title and details shown in the Catawiki Live bidding interface to make sure you are bidding on the intended object.

As explained in [Article 13 of our General Terms](#), we may remove bids where we reasonably suspect suspicious activity, misuse of our systems, fraud or other conduct that could undermine the integrity of the auction. This also applies to bids placed through Catawiki Live.

Summary: Catawiki Live lets you view objects, chat with other participants and place bids during a livestream. Our Terms of Use continue to apply, next to the Catawiki Live specific policies.

Article 3: Contracts and costs

- **You'll enter into a contract of sale with the seller**

If your bid is the highest or you successfully use buy now, you'll enter into a [contract of sale](#) with the seller. Catawiki is not a party to this contract. However, you acknowledge and agree that our Terms apply to this contract and need to be followed.

You have certain obligations under this contract of sale, including paying for your object. Find out more about your obligations in [Article 9 of these Buyer Terms](#).

Some sellers may have additional terms and conditions. If so, these will be shown on or linked to from the object page. Find out more about the contract of sale in [Article 10 of our General Terms](#).

- **We charge a Buyer Protection fee**

We work hard to make sure Catawiki is a safe place, where you can bid on and buy objects selected by experts. For this, we charge a Buyer Protection fee.

This fee is usually 9% of the purchase price plus an additional fixed amount in euros, dollars or pounds. This fixed amount is usually €/\$/£ 3, but it can differ depending on the type of object or the (estimated) selling price of the object. The applicable Buyer Protection fee will be shown on the object page. This includes VAT (if applicable). We add this fee to the total costs you pay at checkout. The Buyer Protection fee is generally non-refundable. We will refund it only where this is required by applicable law or where these Terms expressly provide for a refund.

[Find out more about the Buyer Protection fee here.](#)

- **Other costs**

Buyers usually need to pay shipping or transport costs. If applicable, you also have to pay VAT, import levies, insurance costs, costs for using a particular payment method or costs for ancillary services such as enhanced shipping services. [Find out more about possible other costs here.](#)

Summary: If your bid is the highest or you successfully use buy now, you enter into a contract of sale with the seller. You need to pay the purchase price and Buyer Protection fee plus any other costs, like shipping and import costs.

Article 4: Paying for your object

If you're the highest bidder or you've bought an object on our online marketplace, you'll need to pay for the object.

- **Payment options**

We have a wide variety of payment options, including credit card, iDeal Wero and bank transfer. Some payment options cost a fee to use. If this is the case, we'll let you know. [Find out more about payment options here.](#)

- **Pay within 3 days**

You need to pay within 3 days of the end of the auction. If you use buy now, you need to pay right away to secure your purchase.

- **Your payment is safe**

Our trusted payment provider holds your payment in escrow until 3 days after you've received the object.

- **Late payment**

If you're the highest bidder and do not pay within 3 days, we may suspend your ability to bid. Continued non-payment may also result in the seller, or we on the seller's behalf, cancelling the sale. Depending on the circumstances, we may also take other measures under [Article 13 of our General Terms](#), such as restricting your account or imposing a penalty.

Find out more about the cancellation of the contract of sale in [Article 10 and the measures we may take in Article 13 of our General Terms.](#)

Summary: If you're the highest bidder, make sure to pay within 3 days of the auction ending. If you use buy now, you'll need to pay right away to secure your purchase. Our payment partner will keep your payment safe until you've received your object.

Your object's journey to you



Article 5: Shipping or pickup

Once you've paid for your object, we'll let the seller know. The seller will then ship your object to the address indicated by you or as included in your account. In some situations, you can or must pick up the object from the seller. [Find out more about delivery and pickup here.](#)

- **Contact the seller**

After you've paid for the object, you can message the seller. This gives you the chance to ask questions about the object or shipping or to arrange pickup. You can contact the seller through the order page. Find out more about contacting sellers and other users in [Article 16 of our General Terms.](#)

- **Make sure your address is correct**

You are responsible for ensuring that the address provided in your account is correct and complete. This must be a valid physical address – PO boxes are not accepted. If the address appears clearly incorrect due to formatting issues, typographical errors or missing components, we may amend it to facilitate successful delivery.

- **Pick up within 5 working days**

If you opted to pick up your object, you must arrange pickup within 5 working days of paying, unless you've agreed otherwise with the seller.

- **Late delivery or pickup**

If your object does not arrive on time or the seller does not make it available for pickup, you must contact us and the seller to find a solution. The indicated delivery time is not a strict or binding deadline. This means the contract of sale is not automatically cancelled if the object is delivered after the estimated date.

You can only cancel a sale if you can't find a solution and you – or we on your behalf – have sent the seller a notice of default, with a reasonable time frame for them to ship or make the object available for pickup.

- **Resolving problems with shipping**

If there's a problem with shipping, you'll need to message the seller to find a solution. In some cases, we might support you and the seller to resolve the issue. If your object has not arrived by the estimated delivery date, contact us and the seller as soon as possible. If you do not report the issue promptly, payment may already have been released to the seller and our ability to investigate or help resolve the issue may be limited. You may then need to resolve the issue directly with the seller through our internal messaging system.

[Find out more about resolving shipping and delivery issues here.](#)

- **Sharing documentation**

To resolve shipping problems, the seller, the shipping company or we might reach out to you to ask for documentation, photos or other info. As this will help with investigating the problem, we expect you to cooperate and timely provide such info.

- **Possible outcomes**

If, after an investigation by the shipping company, the problem still can't be resolved, we'll decide on a solution. This could include cancelling the sale and refunding you or paying the seller.

Summary: Make sure your address is correct for shipping and reach out to us and the seller if there are issues. If you're picking up your object, arrange it within 5 working days of payment.

Unboxing



Article 6: Receiving your object

It's arrived! We hope you're happy with your object. Take some time to carefully examine it before you find the perfect place for it.

- **Start by examining your object**

When you receive your object, you can examine it to establish its nature, characteristics and functioning. This should be similar to how you might evaluate an object in a physical store.

- **Handle with care**

Many objects sold at our online marketplace are delicate. While you're unpacking or examining your object, make sure to treat it with care. The same goes for any special packaging the object might arrive in.

If you want to withdraw from your purchase and the object is damaged in some way that reduces its value, you'll need to pay the seller for the damage. This excludes pre-existing damage or damage during shipping.

- **Seller guarantee of conformity**

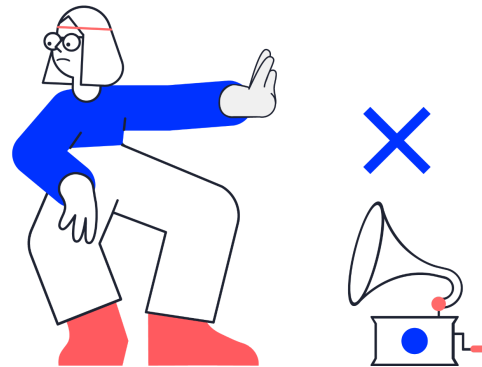
As an EU or UK consumer, if you're purchasing from a professional seller, you may also benefit from a legal warranty provided by the seller with a minimum of 1 year for an object purchased on our online marketplace. [Find out more in our EU & UK Consumer Rights Policy.](#)

- **Your feedback is valuable**

Your feedback helps both us and the seller to improve. So we encourage you to give feedback about your object, the seller, and our services. [Find out more about reviewing the seller in our Review Policy.](#)

Summary: We encourage you to carefully check that your object is as described when it arrives and then, the most important part, enjoy!

Concerns & **Returns**



Article 7: Concerns about your object

If you have any concerns after examining your object, we're here to help.

- **Contact us within 3 days**

If your object arrives damaged, or if you believe it is not as described on the object page, please contact us within 3 days of receiving it.

Make sure to include clear photos or other evidence so we can review your case. If you contact us within this period, we will pause the seller's payout while we investigate the issue.

If you miss the 3-day deadline, our payment provider will release the funds to the seller. We may still try to help, but a refund is unlikely at that point. In most cases, you will need to resolve the issue directly with the seller using our internal messaging system.

In some cases, we may allow more time to raise a concern. For example, if the issue could not reasonably have been discovered within 3 days. If that applies, we will let you and the seller know.

- **What 'not as described' means**

Each object has been described by its seller on the object page. All objects are sold 'as is'. The condition of objects can vary widely due to age, previous damage, restoration, repair and wear and tear. Colours and shades may look different on the screen to how they look on physical inspection.

Small imperfections, such as minor blemishes, signs of age or slight colour variations, do not automatically mean an object is 'not as described'. Not every difference between the object and the description, images or other information in the listing will justify cancelling the sale.

[You can read more about what 'not as described' means here.](#)

- **AI visualizations**

Some images of objects uploaded by sellers and displayed on the object page may be AI visualizations. These images are for presentation purposes only and may not accurately present all characteristics of the object. Sellers remain fully responsible for all content they upload.

You should review the listing as a whole, including all of the images and description, to understand the object you are bidding on. A minor difference between an AI Visualization and the object will not, by itself, mean that the object is not as described where the listing as a whole accurately represents the object. This does not limit your rights where a listing does not accurately represent the object.

- **Investigating cases**

If you believe the object is not as described by the seller, it's important that you provide us and the seller with detailed info to investigate your case in a timely fashion.

[Find out more about what to do if the object isn't as described here.](#)

- **Finding a solution**

If the investigation shows that the object is not as described, you and the seller should first try to agree on a fair solution through our internal messaging system. Depending on the circumstances, this could include repair, replacement or a refund of part or all of the purchase price. You can choose whether to accept any solution offered by the seller.

If you and the seller cannot agree on a suitable solution, you can ask us to step in. Depending on the circumstances, the sale may then be cancelled.

If the sale is cancelled, the object will usually need to be returned to the seller first. Once the return has been completed, the purchase price and, where applicable, the Buyer Protection fee will be refunded. If the object was not as described, the seller will usually be responsible for the reasonable costs of returning it.

- **We may seek refund reimbursement from a buyer**

If you receive an incorrect refund, you will need to reimburse us for the full refund amount (including any penalties and costs). We'll always let you know if you need to reimburse us.

An incorrect refund includes:

- Receiving a refund and a chargeback on your credit card.
- Receiving a refund but refusing to ship the object back to the seller.
- Receiving a refund, despite having received your object as described by the seller.

Summary: If you have concerns about your object, contact us within 3 days of receiving it so we can pause the seller's payout. You and the seller should first try to agree on a fair solution. If you cannot resolve the issue together, you can ask us to step in.

Article 8: Returning an object

If you have concerns about your object and aren't satisfied with the seller's or our solution, you sometimes have the option to cancel the sale and return the object. You would then be refunded the purchase price and, in most cases, the cost of shipping to you.

- **Right of withdrawal**

If you're an EU or UK citizen buying an object from a professional seller, you may be entitled to withdraw from your purchase within 14 days of receiving the object. Note that you will have to notify the seller and us within these 14 days and that certain exclusions apply. You will also be responsible for return shipping or transport of the object and the related costs.

If you're buying from a private seller, the right of withdrawal does not apply. This means that if for some reason you're not happy with the object, but the object is as described by the seller, you cannot cancel the sale unless the seller agrees on such cancellation. In these cases we will not refund you the Buyer Protection fee.

[Find out more in our EU & UK Consumer Rights Policy.](#)

- **Return shipping**

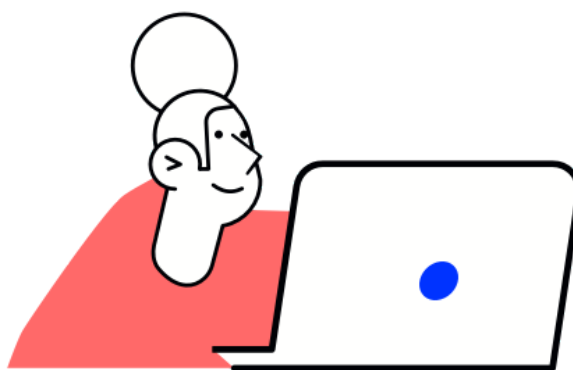
In most cases, you'll need to cover the costs of return shipping to the seller. You'll also be responsible for making sure the object is adequately insured for return shipping or cover the costs of loss or damage yourself if you choose not to insure it.

We recommend packing the object carefully to avoid damage and, where possible, using the packaging the object arrived in. Also, do check if specific shipping requirements apply to your object.

You should always use tracked shipping and share the tracking details with us or the seller. If the object is lost and there is no proof of return, this is your responsibility and we may not be able to issue a refund.

Summary: A return is only available in certain situations. If there is an issue with the object, an appropriate solution should first be explored before cancelling the sale. If the object is returned, you will usually need to cover the return shipping and any applicable insurance costs.

Buyer **obligations**



Article 9: Your obligations

As a buyer, you have certain obligations towards Catawiki and our sellers. These obligations help keep Catawiki fair for both buyers and sellers.

- **Pay for your object on time**

If you placed the highest bid, you must pay for the object (including any applicable costs) within 3 days. If you want to purchase an object through buy now, you'll need to pay for the object right away.

- **Pay the full amount**

If you are the highest bidder, you must pay the full amount due, including the Buyer Protection Fee.

If, despite our reminders, you do not pay, this may have different consequences for you. We may take any of the measures set out in Article 10 of these Buyer Terms and Article 13 of our User Terms.

For certain bids, we may temporarily reserve an amount on your credit card. We call this a bid reservation. A bid reservation does not change or limit your obligation to pay the full amount due. We may set off all or part of the bid reservation amount against amounts you owe us under these Terms, including but not limited to the Buyer Protection Fee.

If the bid reservation does not cover all amounts you owe us, you must still pay the remaining amount. If an amount remains from the bid reservation after all amounts properly due to us have been settled, you must contact us to request its release.

[Please find out more on steps follow the steps in our Help Centre article on bid reservations.](#)

- **Provide accurate details**

You must provide the information and documents that we or our payment providers reasonably need to make a refund or other payment to you. This includes keeping your contact and payment details accurate and up to date and completing any required checks.

You must keep your contact and payment details accurate and up to date for as long as any transaction, refund or other payment remains outstanding, including after you close or stop using your account. Closing your account does not end this obligation.

Completing these requirements is a condition for receiving a refund or other payment that is due from us under these Terms. If, 12 months after the relevant payment first becomes available to you, you have not completed the required steps, your contractual right to claim that payment will expire.

To the extent permitted by applicable law and the relevant payment-provider arrangements, we may then set off any amounts you owe us and retain any remaining balance.

We may notify you of outstanding requirements through your account, by email or by other means permitted under these Terms, using the contact details we hold for you. You are responsible for keeping those details up to date and checking for such requests, including after you close or stop using your account.

This does not limit any mandatory statutory rights you may have.

- **Don't reverse a valid payment**

If you paid by card, you may be able to ask your bank or card provider to reverse the payment. This is called a chargeback. If there is an issue with your object, contact us first so we can help resolve it. You must not misuse the chargeback process, for example by seeking to recover an amount that has already been refunded to you or by knowingly providing false or misleading information.

A chargeback or other payment dispute is separate from our case process and does not determine your rights against the seller or the outcome of a case on Catawiki. If a payment is reversed, refunded or otherwise recovered through a payment dispute, we may take the measures available to us under these Terms, including recovering or adjusting any amounts paid or refunded and taking measures under [Article 13 of our General Terms](#).

- **Pick up your object on time**

Make sure to pick up your object within the time frame you agree with the seller. If you don't, you may be liable for extra costs and damages, like storage costs. We may also cancel the sale on behalf of the seller and keep the Buyer Protection fee.

- **Only cancel where there are legitimate grounds**

If you've cancelled multiple orders, we can suspend your ability to bid. We can also suspend your account and invoke penalties. Sellers can also claim damages and any other rights they may have under a contract of sale. Find details in [Article 10 of these Buyer Terms](#).

- **Abide by our Terms**

It's important for you to comply with our Terms, including these Buyer Terms and our other [guidelines and policies](#). If you don't, the measures we can take are mentioned in [Article 10 of these Buyer Terms](#).

- **Resale royalties**

If you've bought an original artwork, based on international copyright laws, a resale royalty may be due to the artist.

If we or another party has paid the resale royalty to the artist or the artist's representative, you'll need to reimburse us or them upon first request. This reimbursement includes the full resale royalty and any related costs, expenses, levies, or taxes.

Summary: Make sure to fulfil your obligations to us and the seller. This includes paying for your object and only cancelling your order if there's a legitimate reason.

Article 10: Not fulfilling your obligations

If you do not fulfil your obligations towards us or our sellers, this directly impacts the trust and reliability of our online marketplace. It also has potential consequences for you that you should be aware of.

- **Consequences of not fulfilling your obligations**

If you don't fulfil your obligations towards us or a seller, we may suspend your bidding, your account or your access to our services, cancel a sale or take any of the other measures outlined in [Article 13 of our General Terms](#). In most of these cases you're automatically in default. If not, we will send you a notice of default.

If one or more of these measures are taken, we will in most cases inform you via email, stating the reason why a measure was taken.

- **We have the right to enforce payment due to damages**

Often your failure to fulfil your obligations will result in (financial) damages for us. We have the right to get compensation for this financial loss.

We can enforce your payment of any debt, damages and penalties owed to or invoked by us out of court, for example by using a debt collection agency, or in court (usually the court of Amsterdam in the Netherlands).

In these cases, we can claim statutory interest from the date that you are in default and any (extra-)judicial collection costs.

- **Reporting fraudulent activity**

In cases where your actions can be classified as fraudulent, we may report you to (international) law enforcement agencies.

- **Consequences of not fulfilling your obligations towards sellers**

The sellers can also take their own measures on the basis of the contract of sale. This includes enforcing your payment obligation and claiming any damages caused by your failure to fulfil this obligation. To do this, the seller can use out-of-court solutions, like a debt collection agency, or in-court solutions.

In these cases, the seller can claim statutory interest from the date that you are in default under the contract of sale and any (extra-)judicial collection costs from you.

Summary: Not fulfilling your obligations to us or the seller could result in us or the seller claiming damages, or taking other enforcement measures to collect payment, damages, and costs.