

TERMS AND CONDITIONS

Last Updated: February 16, 2026

1. MODIFICATION OF THESE TERMS

We reserve the right to modify these Terms from time to time. Your use of the Site or our services after such a modification will constitute your continued acceptance of those changes. We may notify you of any such changes by any reasonable means, including by posting the revised version of these Terms to the Site. You can determine when we last changed this Agreement by referring to the "LAST UPDATED" date above.

2. IMPORTANT PRELIMINARY DISCLOSURES AND POLICIES

You acknowledge that you understand and agree to the disclosures made in our [Privacy Policy](#) and [Advertising Disclosure](#). The terms and disclosures made in those documents are incorporated into and considered a part of these Terms.

As described in more detail in our Advertising Disclosure, we receive financial compensation from various lenders, third-party lender networks, other consumer financial service providers and other marketers in exchange for connecting you with them, sharing your information with them and/or marketing their products and services to you. This compensation allows us to offer our services for free to you while generating a profit for our business. As a general rule, we consider the amount of compensation we earn from each provider in the placement of our ads and our lending or financial service provider matching service. In fact, you are likely to be connected with the highest bidder(s) or see ads for the highest bidder.

Our Privacy Policy sets out your rights and our responsibilities with regard to your personal information. We will not use your information in any way inconsistent with the purposes and limitations provided in our Privacy Policy.

3. HOW OUR LOAN MATCHING SERVICE WORKS

Our loan matching service ("**Loan Matching Service**") acts as an online marketplace that allows you to request a loan ("**Loan Request**") and attempts to connect you with prospective lenders or other creditors ("**Lenders**") that may offer you a loan or other form of credit or invite you to apply for a Loan. In certain cases, we will attempt to match you with other third-party networks that may have the same or different lenders and financial service product providers ("Network Partners").

Consumers wishing to utilize our use our Service complete an online loan request form that asks for certain information about you and your Loan Request. You agree that all information you provide to us is true, accurate and complete and that you will not misrepresent your identity, impersonate any third party or enter information on behalf of any third party.

As described in more detail in our [Ad Disclosure](#) and in our [Privacy Policy](#), your Loan Request information is passed on to our partners and they choose whether to accept your loan request. Your information may also be used to otherwise market other loans or other financial service products to you.

If no Lenders accept your loan request, we may present you with an offer to submit another Loan Request or an offer for a different product. We reserve the right at any time after

submission of your Loan Request Form to accept or decline your Loan Request for any reason in our sole discretion.

Depending on the information you submit in your Loan Request Form, we may market other consumer financial products and services to you from other financial service product providers and/or share your information with them or marketers so they can market loans or other financial service products to you. If a Lender chooses to respond to your Loan Request and/or you otherwise express interest in a Lender (eg. by clicking on an advertisement), your browser will be redirected to their website, and they will likely also contact you by email, phone and/or SMS. You understand and agree that, once you have been redirected to a Lender or Financial Provider's website, we have no involvement in your relationship with them or any transactions you enter into with them.

4. WE ARE NOT A LENDER AND DO NOT MAKE CREDIT DECISIONS

We act solely as a loan matching service. We are not a lender, creditor or broker and do not make any credit decisions. We are not acting as an Agent or Fiduciary for any Lender or Financial Service Product Partner. We are not involved in any credit transaction or decisions you may enter into with a Lender.

By utilizing our Service, you are requesting to be connected with Lenders and to receive offers for other financial products.

YOU ACKNOWLEDGE AND AGREE THAT WE ARE NOT RESPONSIBLE OR LIABLE FOR THE ACTS OR OMISSIONS OF ANY LENDER, FINANCIAL PROVIDERS, NETWORK PARTNER OR OTHER THIRD PARTIES.

As such, you acknowledge and agree that we do not guarantee that a Lender will offer you a loan or any financial service product. We do not guarantee that any Loan offer you receive includes the best terms or lowest rates available in the market. In fact, lower cost loan product options may be available.

5. YOU ARE RESPONSIBLE FOR YOUR FINANCIAL DECISIONS

We do not endorse any specific Lenders or Financial Product Providers. You understand that we are not a loan broker and we do not represent you as your agent, nor are we the agent of any Lenders or financial product providers with respect to your request.

Our matching service is not designed to find you the best Loan terms. It is a loan matching service and we do not represent that our network of lenders or our network partners are the majority of financial lenders in any market. Lenders' and other financial product providers' and their product offers may be subject to market conditions, approval and qualification.

We do not guarantee that we validate or investigate the licensing, certification or other requirements and qualifications of any Lenders or other financial product provider. You acknowledge and agree that it is your responsibility to investigate any such parties.

We urge you to obtain the advice of qualified financial advisors or other qualified professionals who are fully aware of your individual circumstances before you make any financial decisions. You acknowledge and agree that you rely on your own judgment and that of such advisors in selecting any Loans or Financial Services.

You hereby release us of all losses, costs, damages or claims in connection with, arising from or related to your use of a Lenders' or other financial product Provider's products or services, including any fees that may be charged by them.

6. LENDERS WILL CHECK YOUR CREDIT

You understand and agree that by using the Loan Matching service you authorize the Lenders that review your Loan Request (and their service providers) under the Fair Credit Reporting Act (“**FCRA**”) to obtain credit report and credit score from a credit reporting agency in order to verify your identity, choose whether to offer you a Loan and/or as otherwise permitted under the FCRA. These credit checks may be performed through licensed credit reporting agencies, TransUnion, Equifax, or Experian, and their subsidiaries. Lenders that check your credit may be required under the FCRA to provide you with certain notices relating to the credit check. You acknowledge and agree that we have no involvement with such notices. We have not reviewed the Lenders in our network for compliance with the FCRA or other state and federal regulations.

7. YOU CONSENT TO RECEIVE OFFERS, QUOTES & ADVERTISEMENTS

BY USING OUR LOAN MATCHING SERVICE, YOU EXPRESSLY CONSENT TO US, LENDERS AND FINANCIAL PROVIDERS CONTACTING YOU DIRECTLY WITH OFFERS, QUOTES OR ADVERTISEMENTS VIA MAIL, TELEPHONE, TEXT MESSAGE, FAX, EMAIL, AND OTHER MEANS OF COMMUNICATION. YOU WILL VERY LIKELY RECEIVE TELEMARKETING CALLS AND/OR TEXTS AS A CONSEQUENCE OF USING OUR LOAN MATCHING SERVICE. THIS IS THE CASE EVEN IF YOU ARE ON THE NATIONAL DO NOT CALL REGISTRY OR ANY OTHER DO NOT CALL REGISTRY. CONSENT IS NOT REQUIRED IN ORDER TO PURCHASE GOODS AND SERVICES FROM US, LENDERS OR ANY FINANCIAL PROVIDERS.

If at any time you do not wish to continue to receive communications from us, you may opt out my emailing us at customerservice@savvyexpressloans.com.

You acknowledge and agree that, except as provided for under applicable law, if you wish to discontinue communications from any Lenders, Financial Providers or other third-parties, you must contact them directly.

8. SMS TERMS AND CONDITIONS

If a Lender or other Financial Provider responds to your Loan Request, you may receive an SMS from us, the Lender or a service provider that links you to the Lender’s website or your application with the Lender. You may also receive other SMS messages from us, Lenders or Financial Providers in response to your Loan Request or your other expression of interest in Loans or Financial Services. You may also receive subsequent “follow up” SMS messages or future offers in response to your initial request or expression of interest. By using our Loan Matching service, you expressly consent to receiving such messages. You acknowledge and agree that message and/or data rates from your carrier may apply and that you are solely responsible for paying any carrier charges. You acknowledge that you are the owner of the mobile device that was used to enter information into our Loan Request. Under no circumstances will we be responsible or liable for fees that your carrier or other third parties may charge you for use of this service.

9. OUR EMAIL PRACTICES

We and our affiliated sites use an opt-in or opt-out method of obtaining consumer information for marketing communications. All personal information from consumers is obtained voluntarily from the consumer. All e-mail communications sent by us to consumers contain easily identifiable instructions on how consumers can unsubscribe from receiving future e-mail messages from us. In some instances, we will enter into a relationship with a third-party website to allow consumers to opt-in to our marketing program on those third-party websites. When this occurs, we require that the consumer data was collected voluntarily by consumer registration and/or co-registrations. We also require that the third-party websites have a right under an applicable privacy policy or other agreement to transfer the consumer data to us, and that we have the right to send marketing emails to the consumer.

10. WE SAVE YOUR INFORMATION TO MAKE ADDITIONAL LOAN REQUESTS EASIER

When you use our Loan Matching service, you agree that we can save your information to allow you to more easily submit Loan Request Forms in the future – both on this Site and on other websites in our network. You can opt-out of this service by requesting that we delete your loan request information. You can do this by emailing us at customerservice@savvyexpressloans.com.

11. YOU CONSENT TO ELECTRONIC COMMUNICATIONS

When you visit this Site or send email to us, you are communicating with us electronically. You consent to receive communications from us electronically. Although we may choose to communicate with you by regular mail, we may also choose to communicate with you by email or by posting notices on the Site. You agree that all agreements, notices, disclosures and other communications that we provide to you electronically satisfy any legal requirement that such communications be in writing. By using our Loan Matching service, you agree to the terms and conditions of our page, which provides your consent for lenders and other credit providers to provide you with certain communications, notices, disclosures, information and other materials electronically.

12. DISCLOSURE OF THIRD PARTIES WHO MAY CONTACT YOU OR MAY RECEIVE YOUR DATA

You agree that when you access and utilize our Service, you understand and agree that your information will be shared with Third Parties and you may be contacted by these third parties.

13. LINKS TO THIRD PARTY SITES

We may provide links to external websites or resources for your convenience and reference only. We do not endorse and are not responsible for the availability of these external websites or resources or for any content, advertising, products, or other materials on or available from such external websites or resources. Your use of and dealings with the owners or operators of these external websites or resources are at your own risk. You expressly waive any claim against us arising out of your use of external websites or resources.

14. MANDATORY ARBITRATION

If you have any dispute concerning any aspect of these Terms of Website Use, the Website, or any of our services, you agree to submit your dispute for resolution by arbitration before the American Arbitration Association (“AAA”) in the county where you live by filing a Demand for arbitration. The arbitrator will have exclusive authority to resolve any dispute including any claim that all or any part of these Terms of Website Use are unenforceable.

If we have a dispute, we will submit our dispute for resolution by arbitration before the AAA in the State of Delaware. If either party files for arbitration, it will be conducted in accordance with the then current AAA Commercial Arbitration Rules. The arbitrator will have exclusive authority to resolve any dispute including any claim related to your use of the Website, or any of our services. If either party proceeds to arbitration, each party will pay its own AAA filing, administration and arbitrator fees unless the arbitrator determines that a party’s claim is frivolous or brought for an improper purpose (as measured by the standards set forth in Federal Rule of Civil Procedure 11(b)), in which case the party submitting such claim shall pay for all filing, administration and arbitrator fees. For claims brought by you of Ten Thousand Dollars (\$10,000.00) or less, you can choose whether the arbitration proceeds in person, by telephone

or based only on submissions. The arbitrator may award any form of individual or equitable relief, including injunctive relief. Any award will be final and conclusive to the parties and may be entered in any court of competent jurisdiction. Each party agrees that the arbitration proceedings and results of such proceedings shall be kept confidential. This provision shall not be construed to preclude any party from seeking injunctive relief in a court of competent jurisdiction to protect its rights pending an outcome in arbitration.

YOU ACKNOWLEDGE AND AGREE THAT, VIA YOUR ACCEPTANCE OF THESE DISPUTE RESOLUTION PROVISIONS, YOU WAIVE ANY RIGHT TO A JURY TRIAL, AS WELL AS YOUR RIGHT TO BRING, JOIN OR PARTICIPATE AS A PLAINTIFF OR A CLASS MEMBER IN A CLASS ACTION SUIT OR MULTI-PARTY ARBITRATION BROUGHT AGAINST US, ANY PERSON RELATED TO US OR A SERVICE PROVIDER USED BY US TO PROVIDE THE SERVICE.

15. OUR INTELLECTUAL PROPERTY RIGHTS

The trademarks, titles, characters, trade names, graphics, designs and other properties, including all software, text and images appearing on this site are protected intellectual properties (“IP”) owned by us, our licensees, or other third parties who have authorized such use on the Site. Your use of the Site does not transfer to you any ownership or other rights in the IP, all of which are reserved by us or their respective owners. You may download the content displayed on the Site for your personal, noncommercial use only, provided you also retain all copyright and other proprietary notices contained on the Site. You may not modify, copy, distribute, transmit, display, publish, sell, license, or create derivative works using any of the IP for commercial or public purposes.

16. ACCESS AND INTERFERENCE

You agree that you will not use any robot, bot, spider, scraper, deep link or other similar automated data gathering or extraction tools, program, algorithm or methodology to access, acquire, copy or monitor our Site or any of the services thereon for any purpose, without our prior written permission. Additionally, you agree that you will not: (a) take any action that imposes, or may impose in our sole discretion an unreasonable or disproportionately large load on our infrastructure; (b) interfere or attempt to interfere with the proper working of the Site or any activities conducted on the Site; (c) bypass any robot exclusion headers or other measures we may use to prevent or restrict access to our Services, (d) reproduce, duplicate, copy, sell, resell or otherwise exploit for any commercial purposes, any portion of, use of, or access to the Site, (e) except as expressly permitted by applicable law, modify, adapt, translate, reverse engineer, decompile or disassemble any portion of the Site, (f) frame or mirror any part of the Site without our express prior written consent, or (g) create a database by systematically downloading and storing all or any Site content. Notwithstanding the foregoing, we grant the operators of public search engines permission to use spiders to copy materials from our Site for the sole purpose and solely to the extent necessary for creating publicly available search indices of the materials on our Site, but not caches or archives of such materials. We reserve the right to revoke these exceptions either generally or in specific cases.

17. ADDITIONAL REQUIREMENTS

In order to use the Site or any of its services, you must be at least 18 years of age and be a resident of the United States. You understand that our Service may not be available in every state in the United States. Further, you agree and acknowledge that: (a) you will not use the Site for any illegal or unauthorized purpose, or to violate our rights or the rights of any third-party, (b) your use of the Site will comply with all applicable laws, rules and regulations, and (c) you are solely responsible for your conduct and any information you submit on the Site or communicate to us.

18. DISCLAIMER OF WARRANTIES

YOU EXPRESSLY AGREE THAT YOUR USE OF THE SITE AND ANY SERVICES ON THE SITE IS AT YOUR OWN RISK. WE PROVIDE THE SITE AND THE SITE SERVICES ON AN "AS IS" BASIS. WE EXPRESSLY DISCLAIM ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT. WE MAKE NO WARRANTY THAT THE SITE OR OUR SERVICES WILL MEET YOUR REQUIREMENTS, OR THAT THEY WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR FREE. WE MAKE NO WARRANTY AS TO THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SITE, OUR SERVICES OR ANY PRODUCTS OR SERVICES YOU FIND THROUGH OUR SERVICES. WE MAKE NO WARRANTY AS TO CONFIDENTIALITY OR PRIVACY OF ANY OF USER'S INFORMATION, EXCEPT AS SET FORTH IN OUR PRIVACY POLICY OR REQUIRED BY APPLICABLE LAW. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM US ON THE SITE OR ITS SERVICES SHALL CREATE ANY WARRANTY NOT EXPRESSLY MADE HEREIN. WITHOUT LIMITING THE FOREGOING, YOU ACKNOWLEDGE AND AGREE THAT WE ARE NOT A CREDITOR, BROKER, FINANCIAL SERVICE PROVIDER, OR OTHER SIMILAR SERVICE PROVIDER. YOU ACKNOWLEDGE AND AGREE THAT WE ARE SOLELY AN INTERMEDIARY BETWEEN YOU AND SUCH PROVIDERS AND, THEREFORE, WE EXPRESSLY DISCLAIM ANY AND ALL LIABILITY FOR ANY CONTENT, PRODUCTS OR SERVICES PROVIDED BY SUCH PROVIDERS. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES, SO SOME OF THE ABOVE EXCLUSIONS MAY NOT APPLY TO YOU.

19. LIMITATION OF LIABILITY

NEITHER WE NOR OUR AFFILIATES, DIRECTORS, OFFICERS, EMPLOYEES, OR SHAREHOLDERS (together, "**SITE PARTIES**") SHALL BE RESPONSIBLE TO, OR LIABLE TO, YOU, OR ANY THIRD PARTY, WHETHER IN CONTRACT, WARRANTY, TORT (INCLUDING NEGLIGENCE) OR OTHERWISE, FOR ANY DAMAGES, INCLUDING, BUT NOT LIMITED TO, SPECIAL, INCIDENTAL, INDIRECT OR CONSEQUENTIAL DAMAGES THAT INCLUDE, BUT ARE NOT LIMITED TO, DAMAGES FOR ANY LOSS OF PROFIT, REVENUE OR BUSINESS, AS A DIRECT OR INDIRECT RESULT OF: (A) YOUR BREACH OR VIOLATION OF THE TERMS; (B) YOUR ACCESS AND USE OF OUR SITE OR SERVICES; (C) YOUR DELAY IN ACCESSING OR INABILITY TO ACCESS OR USE OUR SITE OR SERVICES FOR ANY REASON; (D) YOUR DOWNLOADING OF ANY OF THE CONTENT ON THE SITE FOR YOUR USE; (E) YOUR RELIANCE UPON OR USE OF THE INFORMATION PROVIDED ON THE SITE OR (F) ANY INFORMATION, SOFTWARE, PRODUCTS OR SERVICES OBTAINED THROUGH OUR SITE OR SERVICES, OR OTHERWISE ARISING OUT OF THE USE OF OUR SITE OR SERVICES, WHETHER RESULTING IN WHOLE OR IN PART, FROM BREACH OF CONTRACT, TORTIOUS BEHAVIOR, NEGLIGENCE, STRICT LIABILITY OR OTHERWISE, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF DAMAGES. TO THE EXTENT PERMITTED UNDER APPLICABLE LAW, THE SITE PARTIES'

LIABILITY ARISING OUT OF THESE TERMS OR YOUR USE OF THE SITE OR ITS SERVICES SHALL NOT EXCEED \$200. YOU AND WE AGREE THAT ANY CAUSE OF ACTION ARISING OUT OF OR RELATED TO OUR SITE OR SERVICES MUST COMMENCE WITHIN ONE (1) YEAR AFTER THE CAUSE OF ACTION ACCRUES. OTHERWISE, SUCH CAUSE OF ACTION IS PERMANENTLY BARRED.

Certain state laws do not allow limitations on implied warranties or the exclusion or limitation of certain damages. If these laws apply to you, some or all of the above disclaimers, exclusions or limitations may not apply to you. In the event that any limitation on the period of time for bringing an action, claim, dispute or proceeding against us, located in this section of the Terms is determined or held to be inapplicable or unenforceable by any court, arbitration panel or other tribunal, then the statute of limitations for the State of Nevada shall apply to any such action, claim, dispute or proceeding referred to final or binding arbitration.

20. YOUR INDEMNIFICATION OF US

To the greatest extent permitted under applicable law, you shall defend, indemnify and hold harmless us and all Parties from and against all claims and expenses, including, but not limited to, attorneys' fees, arising out of, or attributable to: (a) any breach or violation of these Terms by you; (b) your failure to provide accurate, complete and current personally identifiable information requested or required by us; (c) your access or use of the Site or its services; and/or (d) any personal injury or property damage caused by you.

21. CLAIMS OF COPYRIGHT INFRINGEMENT

The Digital Millennium Copyright Act of 1998 ("**DMCA**") provides recourse for copyright owners who believe that material appearing on the Internet infringes their rights under U.S. copyright law. If you believe in good faith that materials available on the Site infringe your copyright, you (or your agent) may send us a notice requesting that we remove the material or block access to it. If you believe in good faith that someone has wrongly filed a notice of copyright infringement against you, the DMCA permits you to send us a counter-notice. Notices and counter-notices must meet the then-current statutory requirements imposed by the DMCA. See <http://www.copyright.gov/> for details. Notices and counter-notices must be sent to by email to customerservice@savvyexpressloans.com using the subject line "DMCA Request." We suggest that you consult your legal advisor before submitting a notice or counter-notice.

22. NOTICE

To the extent permitted under applicable law, any notice from you to us under this Agreement must be submitted by email to customerservice@savvyexpressloans.com. You acknowledge and agree that we implement this requirement to maximize the chances your notice will be received and acted upon.

Notwithstanding the foregoing, if any section of these Terms, our Privacy Policy, our Advertising Disclosure, the Site or any communication from us to you specifically instruct you to provide us notice differently, you may provide notice by such means in that specific context.

23. MISCELLANEOUS

If any portion of these Terms (including any other terms incorporated herein) is deemed unlawful, void or unenforceable by any arbitrator or court of competent jurisdiction, these Terms as a whole shall not be deemed unlawful, void or unenforceable, but only that narrow portion of these Terms that is unlawful, void or unenforceable shall be stricken from these Terms.

The headings contained in these Terms are for convenience of reference only, are not to be considered a part of these Terms and shall not limit or otherwise affect in any way the meaning or interpretation of these Terms.

All covenants, agreements, representations and warranties made in these Terms, as may be amended by us, from time to time, shall survive your acceptance of these Terms and the termination of these Terms.

These Terms, the Privacy Policy, and any other policies, disclosures or terms and conditions you agree to while using the Site or our Services represent the entire understanding and agreement between you and us regarding the subject matter of the same, and supersede all other previous agreements, understandings and/or representations regarding the same.

WE URGE YOU TO PRINT AND MAINTAIN A COPY OF THESE TERMS FOR YOUR RECORDS.