Terms and Conditions

Website: bitshoploans.com | **Effective Date:** October 14, 2026

Entity Name: Bitshop Loans ("Company," "we," "us," or "our")

1. Agreement to Terms and Acceptance

By accessing, browsing, or using **bitshoploans.com** (the "Platform"), submitting an inquiry, or applying for any financial product—including but not limited to Personal Loans, Payday Loans, Home Loans, Debt Consolidation Loans, Installment Loans, and Short-Term Loans (collectively, "Loan Products")—you ("User," "Borrower," or "You") agree to be bound by these Terms and Conditions, our Privacy Policy, and any additional terms applicable to specific services. If you do not agree to all of these terms, you must immediately discontinue your use of the Platform.

2. Nature of Service: Lead Generator & Broker Disclaimer

- **Not a Direct Lender: bitshoploans.com** is a financial technology platform, lead generator, and/or loan broker. **We are generally not a direct lender** for the Loan Products offered through our platform, unless explicitly stated otherwise for a specific product.
- **Third-Party Lenders:** We match users with a network of third-party lenders, financial service providers, and lending partners ("Participating Lenders"). We do not make credit decisions, issue loan approvals, set interest rates (APR), establish repayment terms, or disburse funds.
- **No Guarantee of Approval or Terms:** Submission of an application or inquiry does not guarantee that you will be matched with a lender, approved for a loan, or offered specific loan terms. Loan approval, rates, fees, and terms are determined solely by the Participating Lenders based on your creditworthiness, financial history, state laws, and underwriting criteria.

3. Eligibility Requirements

To use **bitshoploans.com** and apply for Loan Products, you represent and warrant that you:

- Are at least **18 years of age** (or the age of majority in your state of residence).
- Are a United States citizen or a legal permanent resident currently residing in the United States.
- Possess a valid Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN).
- Have an active checking or savings account in your name.
- Have the legal capacity to enter into a binding contract.

4. Consent to Communications & Electronic Disclosures

By providing your contact information, creating an account, or submitting a loan inquiry on **bitshoploans.com**, you expressly consent to receive communications from us and our Participating Lenders.

A. Channels of Communication

You agree that **bitshoploans.com** and its partners may communicate with you via:

- **Phone Calls** (including automated dialing systems, prerecorded messages, and artificial voice technology).
- **Text Messages / SMS / MMS** (message and data rates may apply).
- **Email** (regarding loan updates, status changes, offers, marketing, and account alerts).
- **Postal Mail** to your provided physical address.

B. Purpose of Communications

Communications may include account updates, real-time status alerts regarding your loan applications, requests for supplemental documentation, verification calls, payment reminders, and promotional offers for additional financial products.

C. Opt-Out Rights

While you may opt out of marketing communications at any time by following the unsubscribe instructions in emails or replying "STOP" to text messages, **you acknowledge that opting out of essential operational, transactional, or status-update communications may prevent us or our lenders from processing your loan application effectively.**

5. Credit Inquiry and Consumer Report Authorization

By submitting your information on **bitshoploans.com**, you provide written instructions under the Fair Credit Reporting Act (FCRA) authorizing **bitshoploans.com** and its Participating Lenders to:

- Obtain your consumer credit reports, scores, and related information from major credit bureaus (Equifax, Experian, TransUnion) and alternative credit reporting agencies.
- Verify your identity, employment status, income, banking details, and other application data.
- Perform both **soft credit checks** (which do not impact your credit score) for pre-qualification and matching purposes, and **hard credit checks** (which may impact your credit score) when you formally accept a loan offer from a Participating Lender.

6. Specific Loan Product Disclaimers & Disclosures

Different Loan Products carry distinct legal, financial, and regulatory structures. You acknowledge and agree to the following product parameters:

- **Personal Loans & Installment Loans:** Characterized by fixed repayment schedules over a set term. Rates and fees vary based on credit profile. Defaulting may result in collection actions and negative credit reporting.

- **Payday Loans & Short-Term Loans:** Typically high-cost, short-duration loans designed for immediate, temporary cash needs. These should not be used as long-term financial solutions. APRs can be substantially higher than traditional loans. Renewal or "rollover" policies are subject to strict state regulations.
- **Home Loans:** Secured by real property. Failure to make timely payments can result in foreclosure and the loss of your home. Additional closing costs, appraisals, and disclosures apply.
- **Debt Consolidation Loans:** Designed to pay off multiple existing debts. Consolidating multiple debts into a single loan may extend the total repayment period or increase total interest paid over time, depending on the interest rate and term secured.

7. Fees, Rates, and Financial Obligations

- **No Upfront Fee from Us: bitshoploans.com** does not charge consumers a fee to submit a loan inquiry or match with lenders.
- **Lender Fees:** Participating Lenders may charge origination fees, late payment fees, insufficient funds (NSF) fees, prepayment penalties, or application fees. You are solely responsible for reviewing the specific fee schedule and APR disclosure provided by your matched lender before signing any loan agreement.

8. Limitation of Liability and Disclaimer of Warranties

- **"As Is" Basis:** The Platform and all content, materials, and services provided through **bitshoploans.com** are offered on an "as is" and "as available" basis without warranties of any kind, either express or implied.
- **No Liability for Lenders: bitshoploans.com** is not an agent, representative, or broker of any Participating Lender. We bear zero liability for any acts, omissions, errors, breaches, loan denials, interest rate determinations, or fee structures of any third-party lender.
- **Limitation of Damages:** To the maximum extent permitted by law, **bitshoploans.com**, its owners, officers, directors, employees, and agents shall not be liable for any indirect, incidental, special, consequential, or punitive damages arising out of or related to your use of the Platform or any Loan Products obtained through our network.

9. Indemnification

You agree to indemnify, defend, and hold harmless **bitshoploans.com**, its affiliates, partners, officers, directors, employees, and agents from and against any and all claims, liabilities, damages, losses, costs, or expenses (including reasonable attorneys' fees) arising out of or connected with:

- Your violation of these Terms and Conditions.
- Your misuse of the Platform.
- Any fraudulent, inaccurate, or misleading information provided by you during the application or communication process.
- Your interaction or contractual agreements with any Participating Lender.

10. Governing Law and Dispute Resolution

- **Governing Law:** These Terms and Conditions shall be governed by and construed in accordance with the laws of the jurisdiction in which the Company is registered, without regard to its conflict of law principles.
- **Arbitration Agreement:** Any legal controversy, claim, or dispute arising out of or relating to these Terms, the Platform, or Loan Products shall be resolved through binding arbitration rather than in court, on an individual basis. **You waive any right to participate in a class-action lawsuit or class-wide arbitration.**

11. Modifications to Terms

We reserve the right to modify, amend, or update these Terms and Conditions at any time at our sole discretion. Any changes will be posted directly on **bitshoploans.com** with an updated effective date. Your continued use of the Platform following the posting of changes constitutes your binding acceptance of such modifications.

12. Contact Information

If you have any questions, concerns, or legal inquiries regarding these Terms and Conditions, please contact us at:

- **Website:** bitshoploans.com
- **Email:** support@bitshoploans.com

By clicking submit or applying on bitshoploans.com, you acknowledge that you have read, understood, and agreed to these Terms and Conditions and our Privacy Policy.