



Ryans Loans LLC – Client Agreement Policy

Empowering Financial Growth with Trust and Transparency

Introduction

This Client Agreement Policy (hereinafter referred to as "the Agreement") establishes the terms and conditions governing the relationship between Ryans Loans LLC ("the Company," "we," "our," or "us") and its clients ("you" or "the Client"). The purpose of this Agreement is to define the rights, responsibilities, and obligations of both parties in connection with the provision of financial and lending services by the Company.

Ryans Loans LLC operates as a legally registered financial services provider offering personal, business, and asset-backed loans, as well as tailored financial products and advisory solutions. Through this Agreement, we aim to ensure transparency, mutual understanding, and compliance with applicable laws and regulations governing loan issuance, financial data management, and digital financial operations.

1.1 Purpose and Scope

This Agreement outlines the contractual framework within which Ryans Loans LLC provides its lending and related financial services. It governs all transactions, communications, and interactions between the Client and the Company, whether conducted physically or through our digital platforms.

The Agreement applies to all clients who apply for, obtain, or utilize any service, facility, or product offered by Ryans Loans LLC, including but not limited to loan applications, credit assessments, disbursements, repayments, account management, and customer support engagements. By engaging our services, the Client acknowledges that they have read, understood, and agreed to the terms contained herein.

1.2 Commitment to Fair Practice

At Ryans Loans LLC, we are committed to maintaining the highest standards of fairness, integrity, and accountability in our dealings. We operate under the guiding principles of ethical lending, data protection, and responsible financial conduct. This Agreement is designed to protect both the Client and the Company by ensuring that all financial transactions are conducted transparently and in accordance with applicable federal, state, and international laws.

We value the trust placed in us by our clients and strive to provide clear, honest, and professional services at every stage of the lending process — from application to repayment. The Company ensures that all clients receive accurate information regarding loan terms, applicable fees, interest rates, and repayment obligations before entering into any binding agreement.

1.3 Legal Basis and Compliance

Ryans Loans LLC conducts its operations in full compliance with relevant financial and consumer protection laws, anti-money laundering (AML) regulations, and data privacy standards. This includes adherence to the principles of the U.S. Financial Services Modernization Act, Fair Credit Reporting Act (FCRA), Anti-Money Laundering (AML)

and Know Your Customer (KYC) requirements, and any other applicable financial statutes within the jurisdictions in which we operate.

The Company reserves the right to modify or update the terms of this Agreement as may be necessary to comply with evolving legal requirements or operational needs. Any such updates will be communicated to the Client through appropriate channels, and continued use of our services will signify acceptance of the revised terms.

1.4 Client Acknowledgment

By accepting this Agreement, the Client acknowledges that:

- They have reviewed and understood the terms and conditions contained herein.
- They have the legal capacity and authority to enter into a binding agreement with Ryans Loans LLC.
- The information provided in their loan applications or related communications is true, accurate, and complete to the best of their knowledge.
- They understand that misrepresentation, fraud, or non-disclosure of critical information may lead to suspension, termination, or legal action.

1.5 Objective of the Agreement

The ultimate objective of this Agreement is to create a transparent, secure, and mutually beneficial financial relationship between Ryans Loans LLC and its clients. It provides clarity on the rights of clients, the obligations of the Company, and the procedures that guide our operations. Through this policy, Ryans Loans LLC reaffirms its dedication to responsible lending, regulatory compliance, and customer satisfaction.

Definitions

For the purposes of this Client Agreement Policy, the following terms shall have the meanings ascribed to them below. These definitions are intended to promote clarity and uniform interpretation of all clauses, references, and obligations throughout this Agreement between Ryans Loans LLC ("the Company") and the Client.

2.1 "Company"

"Company," "we," "our," or "us" refers to Ryans Loans LLC, a registered financial services provider headquartered at Emaar Business Park, 1 Street 6, The Greens, Dubai, United Arab Emirates, with operational offices in Switzerland, Australia, and the United States. Ryans Loans LLC includes all subsidiaries, representatives, and affiliates authorized to act on its behalf in the provision of financial services, customer support, and loan management.

2.2 "Client"

"Client," "you," or "your" means any individual or business entity that engages or intends to engage with Ryans Loans LLC for the purpose of obtaining, managing, or repaying a loan or any related financial service. This definition includes prospective applicants, approved borrowers, and those who access our digital platforms for inquiry or registration.

2.3 "Account"

"Account" refers to a secure digital or physical record maintained by Ryans Loans LLC for each client, through which transactions, applications, repayments, and communication are processed. The Account serves as the central interface between the Company and the Client.

2.4 "Services"

"Services" denotes all products and financial solutions offered by Ryans Loans LLC, including but not limited to personal loans, business loans, secured loans, refinancing options, repayment assistance, financial advisory services, and digital lending platforms managed by the Company.

2.5 "Loan Agreement"

"Loan Agreement" means a binding contract between the Client and Ryans Loans LLC that outlines the specific terms of a loan — including principal amount, interest rate, repayment schedule, penalties, security or collateral requirements, and other relevant obligations. This Agreement may be executed physically or electronically, depending on the jurisdiction and channel of service.

2.6 "Application"

"Application" refers to any submission by the Client requesting financial services from Ryans Loans LLC, whether through an online platform, authorized agent, or physical documentation. An Application is only deemed complete when all required details, proofs, and supporting documents have been verified by the Company.

2.7 "Digital Platform"

"Digital Platform" encompasses all websites, online portals, mobile applications, or other electronic systems operated by Ryans Loans LLC for client registration, communication, loan processing, and account management. This includes both the primary corporate site and regional portals linked to the Company's various offices.

2.8 "Confidential Information"

"Confidential Information" means any data, communication, or documentation—whether oral, written, or electronic—exchanged between the Company and the Client that is not intended for public disclosure. This includes financial details, application materials, identity verification documents, account activity, and loan terms.

2.9 "Jurisdiction"

"Jurisdiction" refers to the applicable legal authority under which Ryans Loans LLC operates. Depending on the Client's region of engagement, this may include regulatory oversight within the United Arab Emirates, Switzerland, Australia, or the United States, as relevant to the branch handling the Client's account or application.

2.10 "Force Majeure"

"Force Majeure" refers to any event or circumstance beyond the reasonable control of either party—including natural disasters, government actions, wars, epidemics, cyber incidents, or disruptions of public infrastructure—that prevents the fulfillment of obligations under this Agreement.

2.11 "Business Day"

"Business Day" means any day on which Ryans Loans LLC's offices are open for normal business operations in their respective regions. This generally excludes weekends and officially declared public holidays in the applicable country of operation.

2.12 "Communication"

"Communication" refers to any notice, statement, correspondence, or notification transmitted between the Company and the Client, whether by email, SMS, postal mail, or secure online message, originating from or directed to an official Company channel.

Eligibility and Client Obligations

3.1 Eligibility Criteria

To maintain the integrity of its financial operations and to comply with global lending and anti-fraud regulations, Ryans Loans LLC has established specific eligibility standards that every applicant must meet prior to approval of any financial product or service. These criteria ensure that all applicants are capable of fulfilling their contractual and repayment obligations while allowing the Company to operate under transparent and lawful conditions.

To be eligible for a loan or any service provided by Ryans Loans LLC, an applicant must:

- **Be of legal age** — The Client must have attained the minimum age of 18 years or the legal age of contractual capacity in the Client's country of residence, whichever is higher.
- **Possess verifiable identification** — The Client must provide valid identification documents such as a government-issued passport, national identification card, or driver's license. Businesses must provide legal registration documents, proof of ownership, and authorization from designated representatives.
- **Maintain financial capacity** — The Client must demonstrate the ability to meet loan repayment obligations through proof of income, bank statements, audited financial records (for businesses), or any other evidence deemed acceptable by the Company.
- **Comply with Know Your Customer (KYC) requirements** — All Clients are required to complete Ryans Loans LLC's identity verification process, which may include biometric verification, address confirmation, and validation against international compliance databases.
- **Operate within approved jurisdictions** — The Client must reside in, or operate a business legally within, jurisdictions where Ryans Loans LLC maintains authorization to provide financial services, including the United Arab Emirates, Switzerland, Australia, and the United States.
- **Maintain a clean financial record** — Applicants with a history of unresolved defaults, fraudulent activities, or violations of financial regulations may be deemed ineligible at the sole discretion of Ryans Loans LLC.

Failure to meet any of the above requirements may result in denial, suspension, or termination of access to the Company's services.

3.2 Client Responsibilities and Obligations

By entering into a financial relationship with Ryans Loans LLC, each Client assumes certain obligations designed to maintain the trust, legality, and efficiency of the Company's operations. The following principles outline these obligations in detail:

3.2.1 Accuracy of Information

The Client is required to provide complete, accurate, and verifiable information during the application and throughout the duration of the business relationship. Any form of misrepresentation, falsification, or omission of material facts—intentional or otherwise—constitutes a breach of this Agreement and may result in the immediate cancellation of loans, forfeiture of benefits, and potential legal action.

3.2.2 Loan Repayment Obligation

Once a loan is approved and disbursed, the Client agrees to repay the principal amount along with any applicable interest, fees, and charges according to the schedule outlined in the Loan Agreement. Timely repayment is a critical obligation. Ryans Loans LLC reserves the right to impose penalties, additional interest, or other lawful remedies for overdue payments. Repeated defaults may affect the Client's eligibility for future services and may lead to the reporting of such defaults to relevant credit bureaus or regulatory bodies.

3.2.3 Use of Funds

The Client must use the loan proceeds strictly for the purpose stated in the approved loan application. Ryans Loans LLC prohibits the use of its financing for illegal, unethical, or speculative activities, including but not limited to money laundering, financing of terrorism, cryptocurrency speculation without approval, or unlicensed business operations. Any violation of this clause may result in the immediate termination of the loan contract and potential prosecution.

3.2.4 Compliance with Laws and Regulations

Clients are required to adhere to all applicable laws, financial regulations, and tax obligations within their country of residence or operation. Ryans Loans LLC maintains the right to suspend or terminate any account found to be involved in activities that violate local or international laws, including anti-money laundering (AML) and counter-terrorism financing (CTF) regulations.

3.3 Prohibited Conduct

To safeguard its reputation and maintain compliance with international financial standards, Ryans Loans LLC explicitly prohibits Clients from engaging in the following behaviors:

- Submitting false or misleading documentation during loan application or review.
- Using Ryans Loans LLC's name, logo, or documentation for unauthorized representation or solicitation.
- Conducting illegal financial transactions, including but not limited to fraud, embezzlement, or tax evasion.
- Abusing the Company's platforms or customer service channels for deceptive or malicious purposes.
- Transferring or assigning loan obligations to third parties without prior written consent from the Company.

Engaging in any of the above may lead to immediate account suspension, loan termination, and possible referral to law enforcement or regulatory agencies.

3.4 Communication and Notices

All communications between the Client and Ryans Loans LLC shall be conducted through official and verifiable channels. Clients may contact the Company via email, physical mail, or online portal as provided below:

Global Office Locations:

Dubai Headquarters: Emaar Business Park, 1 Street 6, The Greens, Dubai, United Arab Emirates

Switzerland Office: Terre Bonne Park, Route de Crassier 11, 1262 Eysins, Switzerland

Australia Office: Sydney BP, 15 Hollinsworth Road, Marsden Park, NSW 2765, Australia

United States Office: WP Business Park, Charlotte, NC 28214, USA

Official notices sent by the Company will be considered delivered once dispatched through the registered email or mailing address provided by the Client. Ryans Loans LLC does not bear responsibility for delays or failures in communication resulting from inaccurate or outdated Client information.

Loan Terms & Conditions

This Loan Terms & Conditions document outlines the contractual framework governing all loan applications, approvals, disbursements, and repayments facilitated by Ryans Loans LLC through its digital platform. By applying for and accepting any loan product, clients acknowledge that they have read, understood, and agreed to the terms set forth herein. These terms ensure transparency, fairness, and legal compliance in accordance with applicable international financial regulations.

1. Loan Application and Eligibility

All loan applications must be submitted via the official Ryans Loans LLC online platform. The applicant must provide accurate and verifiable personal, financial, and identification details. The company reserves the right to verify the authenticity of all information provided using standard due diligence procedures.

Eligibility is determined by multiple factors including, but not limited to, the applicant's creditworthiness, financial history, income stability, and compliance with anti-money laundering (AML) and know-your-customer (KYC) protocols. Ryans Loans LLC retains the right to reject any application that fails to meet the prescribed eligibility criteria or raises concerns regarding fraudulent intent or financial risk.

2. Loan Approval Process

Loan approval follows a structured and legally compliant process designed to ensure responsible lending and borrower protection. Upon receipt of an application, our financial review team conducts an in-depth analysis which may include credit checks, identity verification, and income validation.

The approval period generally ranges between 24 to 72 business hours, depending on the completeness and accuracy of the documents submitted. In some instances—especially for high-value or business-related loans—the approval process may extend beyond this timeframe to allow for enhanced due diligence and third-party verification.

3. Loan Disbursement and Online Wallet System

Once a loan application is approved, the approved funds are credited directly into the client's Ryans Loans Online Wallet. This digital wallet acts as a secure financial hub that allows clients to monitor their balance, view transaction history, and manage withdrawals or transfers.

Funds credited into the Ryans Loans Online Wallet may be withdrawn or transferred by the client to any cryptocurrency wallet of their choice. Supported digital assets include major blockchain-based currencies such as Bitcoin (BTC), Ethereum (ETH), and stablecoins (USDT, USDC), depending on the region and applicable financial laws.

4. Interest Rates and Repayment Structure

Interest rates are determined based on the borrower's risk profile, loan amount, and repayment duration. Ryans Loans LLC employs a transparent, market-aligned interest model to ensure clients are fully aware of their financial obligations before loan disbursement.

The repayment structure may vary depending on the type of loan issued—be it short-term, medium-term, or business-related. Repayments are typically made in monthly or quarterly installments through either the Ryans Loans Online Wallet or other approved payment channels.

5. Loan Agreement and Legal Compliance

Every client is required to electronically sign a Loan Agreement Contract before funds are disbursed. This contract legally binds both the client and Ryans Loans LLC to the agreed terms of repayment, interest, and usage. The agreement is governed by international financial standards and the specific regulatory framework of the jurisdiction in which the loan is issued.

6. Security, Data Protection, and Fraud Prevention

All client data and financial activities conducted through the Ryans Loans platform are secured using advanced encryption protocols and multi-factor authentication (MFA) systems. The company employs continuous risk monitoring and automated fraud detection mechanisms to prevent unauthorized access or suspicious activities.

Any attempt to manipulate the loan system, falsify documents, or engage in fraudulent withdrawals will lead to immediate suspension of the client's account and potential legal action in accordance with international law.

7. Governing Law and Jurisdiction

These terms are governed by the applicable laws of the United Arab Emirates, where Ryans Loans LLC is legally headquartered. However, disputes arising from services rendered through our international branches in Switzerland, Australia, or the United States may be addressed under the jurisdiction relevant to those respective regions.

Anti-Money Laundering (AML) Compliance Policy

1. Introduction

At Ryans Loans LLC, we maintain an unwavering commitment to uphold the highest standards of integrity, transparency, and ethical conduct in all our operations. The Anti-Money Laundering (AML) Compliance Policy forms an integral part of our corporate governance framework, designed to prevent the misuse of our financial services for illicit activities such as money laundering, terrorism financing, fraud, and other forms of financial crime.

This policy outlines the principles, procedures, and controls established by Ryans Loans LLC to comply with international AML laws and regulatory frameworks, including the Financial Action Task Force (FATF) recommendations, European Union AML directives, U.S. Bank Secrecy Act (BSA), UAE Federal AML Law, and corresponding legislation in Switzerland and Australia.

2. Purpose and Scope

The primary purpose of this policy is to establish a structured and transparent approach for identifying, assessing, and mitigating money laundering and terrorist financing risks across all Ryans Loans LLC platforms and services.

The policy applies to all clients and corporate entities engaging with Ryans Loans LLC, employees, contractors, consultants, and third-party agents, and all company branches located across our global offices.

3. Key Definitions

- **Money Laundering:** The process by which individuals or organizations conceal the origins of illegally obtained money, typically by transferring it through a complex sequence of banking or commercial transactions.
- **Terrorist Financing:** The collection or provision of funds intended to support acts of terrorism, directly or indirectly.
- **Customer Due Diligence (CDD):** The process of identifying and verifying a customer's identity before establishing a business relationship.
- **Enhanced Due Diligence (EDD):** Additional verification measures applied to higher-risk customers or transactions.

4. AML Framework and Core Principles

Ryans Loans LLC has implemented a comprehensive AML compliance framework built upon the following key principles:

- **Risk-Based Approach (RBA):** We assess clients and transactions based on their risk profile. Higher-risk entities, industries, or jurisdictions receive greater scrutiny through enhanced due diligence.
- **Know Your Customer (KYC):** Prior to onboarding, all clients are required to provide valid identification, address verification, and proof of financial legitimacy.
- **Record Keeping:** All client identification records, transaction histories, and communication logs are securely stored for a minimum of five (5) years or longer as required by regional laws.
- **Monitoring and Reporting:** Continuous monitoring of transactions is conducted using advanced analytics and automated AML detection tools.
- **Employee Awareness and Training:** All staff undergo mandatory AML and counter-terrorism financing (CTF) training to recognize, prevent, and report potential risks.

5. Know Your Customer (KYC) and Due Diligence Procedures

Before establishing a relationship with any client, Ryans Loans LLC conducts thorough KYC checks to verify full legal name and date of birth, company information for corporates, valid government-issued identification, proof of residence or business address, and bank statements or cryptocurrency wallet details where applicable.

For clients transacting through the Ryans Loans Online Wallet, additional verifications are required to ensure the legitimacy of cryptocurrency transfers. These include blockchain wallet screening, source of funds validation, and transaction risk assessment.

6. Transaction Monitoring and Reporting Mechanisms

Ryans Loans LLC employs both manual and automated monitoring systems to detect suspicious transactions that may indicate money laundering or related crimes. Examples of monitored activities include unusually large transactions inconsistent with a client's profile, multiple transactions just below reporting thresholds, frequent international transfers to high-risk jurisdictions, and cryptocurrency withdrawals to unverified or blacklisted wallets.

7. Cooperation with Authorities

Ryans Loans LLC fully cooperates with global regulatory bodies and law enforcement agencies in the detection and prevention of financial crimes. We may share relevant information or documentation with authorized authorities where legally permissible and necessary for investigations.

8. Record Retention and Confidentiality

All AML-related records—including customer identity documents, transaction logs, and investigation reports—are securely stored in encrypted servers within our data centers in Dubai and Switzerland. Access is restricted to authorized compliance personnel only. Records are retained for a minimum period of five years after account closure or transaction completion, in alignment with FATF and regional financial regulations.

9. Employee Responsibilities and Accountability

Every employee of Ryans Loans LLC has a personal responsibility to uphold AML standards. Any staff member who suspects or becomes aware of suspicious behavior must immediately report it to the Compliance Officer or the AML Department. Failure to report suspicious activities or intentional neglect of AML duties may lead to disciplinary actions, including suspension or termination of employment, and potential legal prosecution.

10. Continuous Review and Policy Updates

The financial landscape and regulatory environment are constantly evolving. As such, Ryans Loans LLC commits to regularly reviewing and updating this AML policy to ensure ongoing compliance with global standards and technological advancements. Periodic audits are conducted to assess the effectiveness of the company's AML systems, training programs, and operational controls.

11. Conclusion

Ryans Loans LLC recognizes that maintaining a strong AML culture is not only a regulatory requirement but also a moral obligation to the global financial community. Our company remains fully committed to preventing the misuse of its services for criminal or unethical activities.

Customer Rights & Obligations Charter

1. Introduction

At Ryans Loans LLC, we believe that the cornerstone of a successful financial relationship lies in trust, transparency, and mutual respect between the company and its clients. Our Customer Rights & Obligations Charter defines the principles that govern our interactions with all customers, ensuring that every client—individual or corporate—receives fair treatment, protection, and professional service at all times.

This Charter aligns with international consumer protection regulations and financial conduct standards applicable in all jurisdictions where we operate. It outlines what customers can rightfully expect from us and what we, in turn, expect from our customers to ensure smooth, compliant, and ethical financial transactions across all platforms, including the Ryans Loans Online Wallet System.

2. Core Principles

The Ryans Loans Customer Charter is guided by the following fundamental principles:

- **Transparency:** Clients have the right to full and clear information regarding products, interest rates, fees, and repayment obligations before entering any agreement.
- **Fairness:** Every customer will be treated equally, without bias related to nationality, race, gender, religion, or financial background.
- **Privacy:** Client data is confidential and processed strictly in accordance with data protection and privacy laws.

- **Accountability:** Ryans Loans LLC is responsible for all representations, communications, and transactions conducted under its brand.
- **Accessibility:** Customers should be able to easily reach the company for support, complaints, or assistance through official channels.

3. Customer Rights

3.1. Right to Information

Customers have the right to receive accurate, timely, and comprehensible information regarding all loan products and financial services offered by Ryans Loans LLC. This includes details about loan eligibility and documentation requirements, interest rate structures and repayment schedules, applicable fees, penalties, or service charges, terms and conditions governing loan disbursement, repayment, and termination, and security or collateral requirements if applicable.

3.2. Right to Fair Treatment

Ryans Loans LLC is committed to maintaining an inclusive and equitable financial environment. No client shall be discriminated against based on personal or demographic factors. Loan approval and credit evaluation decisions are strictly based on objective financial assessments, risk scoring models, and regulatory compliance requirements.

3.3. Right to Privacy and Data Protection

Client privacy is a top priority. Ryans Loans LLC adheres to global data protection laws including the EU General Data Protection Regulation (GDPR), UAE Federal Data Protection Law, Swiss Federal Act on Data Protection (FADP), and relevant U.S. and Australian privacy frameworks.

3.4. Right to Transparency in Fees and Charges

Ryans Loans LLC guarantees that all interest rates, transaction fees, and associated costs are communicated upfront. Customers will never be subject to hidden or unauthorized charges. Any modification to fee structures or interest terms must be communicated to clients in advance via official notice, email, or platform notification.

3.5. Right to Complaint and Redress

Every client has the right to voice complaints, raise disputes, or seek redress for grievances related to Ryans Loans LLC services. Complaints can be submitted through the company's online helpdesk, direct email, or physical offices. Each complaint will be acknowledged within 48 hours and resolved within 10 business days, depending on complexity.

3.6. Right to Withdraw or Terminate Relationship

Customers may terminate their loan agreement or account with Ryans Loans LLC at any time, provided all outstanding balances and obligations are settled in full. Upon closure, the company will provide a Loan Settlement Certificate and ensure that no further charges are applied.

3.7. Right to Financial Safety

Ryans Loans LLC utilizes advanced encryption and fraud detection technologies to ensure the safety of customer accounts, particularly in the Ryans Loans Online Wallet. Clients have the right to expect secure digital transactions, and immediate notification in case of suspicious activity.

4. Customer Obligations

While Ryans Loans LLC upholds clients' rights, customers are equally responsible for maintaining integrity, accuracy, and compliance throughout their engagement with the company.

4.1. Obligation to Provide Accurate Information

Clients must provide complete and truthful information during loan application, account setup, and verification processes. Any deliberate falsification or concealment of material information will result in immediate termination of the agreement and potential legal action.

4.2. Obligation to Comply with Loan Terms

Upon signing the Client Agreement Policy, borrowers agree to adhere strictly to all terms and repayment schedules. This includes timely repayment of principal and interest, compliance with all collateral or security terms, and notification to Ryans Loans LLC of any changes in financial circumstances that may affect repayment ability.

4.3. Obligation to Maintain Account Security

Clients must safeguard their account credentials, passwords, and wallet keys. Unauthorized access resulting from negligence may lead to temporary suspension of the account for security review. All withdrawals or transfers from the Ryans Loans Online Wallet must be conducted through verified devices and authorized cryptocurrency addresses.

4.4. Obligation to Avoid Fraudulent or Unlawful Activity

Customers are prohibited from using Ryans Loans LLC services for money laundering, fraud, terrorist financing, or any activity that violates international sanctions. Any transaction found to be suspicious or non-compliant will be immediately reported to regulatory authorities.

5. Service Standards and Performance Commitments

Ryans Loans LLC commits to delivering exceptional service standards globally, including transparency in all documents and charges, speed in loan approvals, 24/7 multilingual customer service, and accessibility through branch offices or digital platforms.

6. Dispute Resolution and Escalation Procedures

In the event of a disagreement between a client and Ryans Loans LLC, the following dispute resolution mechanism applies: initial resolution through Customer Support, internal review by the Customer Relations Manager, compliance review by the Compliance Department, and external arbitration if unresolved.

7. Continuous Improvement and Policy Updates

Ryans Loans LLC continually evaluates client feedback and regulatory developments to improve its service standards and customer protection measures. The company reviews this Charter periodically to ensure that it remains aligned with evolving laws, technologies, and market expectations.

8. Conclusion

The Customer Rights & Obligations Charter reflects Ryans Loans LLC's dedication to responsible finance and ethical business conduct. We recognize that our clients are not merely customers but trusted partners in a shared journey toward financial growth and stability.

Data Privacy and Confidentiality Policy

At Ryans Loans LLC, protecting the privacy and confidentiality of our clients' personal, financial, and transactional information is a top priority. We recognize that in today's digital environment, data privacy is fundamental to maintaining trust. As such, this policy outlines our principles, practices, and legal commitments in safeguarding client data throughout the lifecycle of their relationship with Ryans Loans LLC.

1. Overview and Commitment to Privacy

Ryans Loans LLC operates in compliance with international data protection standards, including but not limited to the EU General Data Protection Regulation (GDPR), UAE Data Protection Law, Australian Privacy Act, Swiss Federal Act on Data Protection, and relevant U.S. state privacy laws. Our company ensures that personal and financial data collected from clients, either directly or indirectly, is managed responsibly and securely.

We value transparency, accountability, and integrity in all our operations. Therefore, all employees, agents, and authorized third-party partners are bound by strict confidentiality agreements and are regularly trained on data privacy compliance.

2. Collection of Data

To process loans and provide related financial services, Ryans Loans LLC collects and processes the following categories of data:

- **Personal Identification Data:** Full name, date of birth, nationality, residential address, and government-issued identification numbers (passport, driver's license, etc.).
- **Contact Information:** Email address, phone number, and emergency contact details.
- **Financial Information:** Bank details, crypto wallet addresses, proof of income, credit history, and related documentation for verification.
- **Transactional Data:** Loan amounts, repayment history, transfer activities, and withdrawal records.
- **Digital Information:** Device data, IP address, browser type, and session activity collected automatically for security and fraud prevention purposes.

Clients are informed of the purpose and scope of data collection prior to submission, and consent is obtained explicitly through online or offline agreements.

3. Purpose and Use of Data

The data collected serves specific, legitimate business purposes, including:

- **Loan Processing and Account Management:** To verify identity, assess creditworthiness, and facilitate loan approval and disbursement.
- **Compliance and Legal Obligations:** To meet regulatory requirements related to anti-money laundering (AML), counter-terrorism financing (CTF), and know-your-customer (KYC) policies.
- **Customer Support:** To respond to inquiries, resolve issues, and maintain effective communication.
- **Security Monitoring:** To detect and prevent fraudulent transactions or unauthorized access.

- **Marketing (Optional):** To send updates, offers, and service-related notifications with explicit consent.

Data will never be sold, leased, or shared with any third party for profit. Any sharing of data is strictly limited to legal, operational, or regulatory purposes.

4. Data Storage and Security

Ryans Loans LLC employs advanced encryption, multi-layer firewalls, secure cloud infrastructure, and multi-factor authentication to protect client information. Our data centers in Dubai, Switzerland, Australia, and the United States adhere to ISO/IEC 27001 information security management standards.

All sensitive data is stored in encrypted form, and access is restricted to authorized personnel based on role and necessity. Regular vulnerability testing and penetration assessments are conducted to ensure that our systems remain resilient against evolving cyber threats.

5. Data Sharing and Third-Party Access

We may engage reputable third-party partners such as credit bureaus and verification agencies, payment gateways and blockchain service providers, and regulatory authorities for compliance purposes. Each partner is carefully vetted and bound by confidentiality contracts that mandate compliance with our privacy standards.

6. Data Retention Policy

Client data is retained only for as long as it is necessary to fulfill the purposes outlined in this policy or to comply with legal, regulatory, or contractual obligations. Typically, loan and financial data are retained for 7 years after the completion or closure of a client's loan account, while basic identification data may be retained longer when legally required.

7. Client Rights and Control

Under international privacy laws, clients of Ryans Loans LLC have the following rights: access to their personal and financial data, correction of inaccurate information, deletion of their data under certain conditions, restriction of data processing, portability of their data, and withdrawal of consent for non-essential data processing.

All requests will be acknowledged within 7 business days and fully processed within the legal timeframe.

8. International Data Transfers

As a global company, Ryans Loans LLC may transfer data across international borders, including between our offices in Dubai (UAE headquarters), Switzerland, Australia, and the United States. All international data transfers comply with recognized data protection frameworks, ensuring that the same level of protection is maintained regardless of where the data is processed.

9. Confidentiality of Financial Transactions

All loan-related activities, including loan disbursements, wallet transactions, repayment plans, and credit assessments, are treated as strictly confidential. Employees are prohibited from discussing or disclosing client financial details except where required by law.

10. Updates to This Policy

Ryans Loans LLC reserves the right to update or modify this Data Privacy and Confidentiality Policy to reflect technological advances, regulatory changes, or internal improvements. Clients will be notified of significant updates via email or through our official website.

11. Contact Information

For privacy-related inquiries or to exercise your data rights, please contact:

Ryans Loans LLC – Data Protection Office
Emaar Business Park, 1 Street 6, The Greens, Dubai, United Arab Emirates
✉ info@ryans-loan.com
🌐 <https://ryans-loan.com>

Fees, Charges, and Payment Terms

Ryans Loans LLC is committed to maintaining complete transparency regarding all fees, charges, and payment terms associated with our financial services. This section outlines the comprehensive fee structure, payment methods, and related policies that govern our lending operations across all jurisdictions where we operate.

8.1 Fee Structure and Transparency

All fees and charges are clearly disclosed to clients before loan approval and disbursement. Ryans Loans LLC operates on a transparent pricing model designed to ensure clients understand their financial obligations fully. Our fee structure includes:

- **Application Processing Fee:** A nominal fee charged for reviewing and processing loan applications, covering administrative costs and initial verification procedures.
- **Loan Origination Fee:** A one-time fee calculated as a percentage of the approved loan amount, covering underwriting, documentation, and setup costs.
- **Interest Charges:** Competitive interest rates determined by loan amount, term, and borrower risk profile, calculated on an annual percentage rate (APR) basis.
- **Digital Wallet Management Fee:** A minimal monthly fee for maintaining the Ryans Loans Online Wallet system, including security, monitoring, and technical support.
- **Cryptocurrency Transfer Fee:** Standard blockchain network fees for transferring funds from the online wallet to external cryptocurrency addresses.
- **Late Payment Penalties:** Additional charges applied when repayments are not made within the agreed timeframe, designed to encourage timely payments.
- **Early Repayment Fee:** A fee that may apply when clients choose to repay their loan before the scheduled term, calculated to cover administrative costs and potential lost interest.

8.2 Payment Methods and Channels

Ryans Loans LLC accepts various payment methods to accommodate our global clientele:

- **Bank Transfer:** Direct wire transfers from verified bank accounts to our designated corporate accounts.
- **Cryptocurrency Payments:** Payments in major cryptocurrencies including Bitcoin (BTC), Ethereum (ETH), and stablecoins (USDT, USDC).
- **Online Wallet:** Internal payments and transfers through the Ryans Loans Online Wallet system.

- **International Payment Services:** Payments through recognized international money transfer services where legally compliant.

All payment methods are subject to verification and compliance with anti-money laundering (AML) and know-your-customer (KYC) requirements.

8.3 Payment Schedule and Terms

Loan repayments are structured according to the agreed schedule outlined in each individual Loan Agreement. Standard payment terms include:

- **Monthly Installments:** Equal monthly payments covering principal and interest over the loan term.
- **Quarterly Payments:** Payments made every three months, suitable for business loans or clients with seasonal income patterns.
- **Balloon Payments:** Smaller regular payments with a larger final payment, available for specific loan products.
- **Interest-Only Periods:** Initial periods where only interest is paid, followed by principal and interest payments.

8.4 Late Payment Policies

To maintain the integrity of our lending operations and ensure fairness to all clients, Ryans Loans LLC has established clear policies regarding late payments:

- **Grace Period:** A 5-business-day grace period is provided after the due date before late fees are applied.
- **Late Payment Fee:** A fee of 2.5% of the overdue amount or a minimum of \$25 USD (or equivalent), whichever is higher.
- **Compounding Interest:** Additional interest may accrue on overdue amounts at a rate specified in the Loan Agreement.
- **Account Suspension:** Accounts may be temporarily suspended for payments overdue by more than 30 days.
- **Collection Actions:** Legal or collection agency involvement may be initiated for payments overdue by more than 90 days.

8.5 Refund and Adjustment Policies

Ryans Loans LLC maintains fair policies regarding refunds and fee adjustments:

- **Application Fee Refunds:** Non-refundable once application processing has commenced, except in cases of system error or unauthorized charges.
- **Interest Adjustments:** Pro-rated interest calculations for early loan repayment or partial payments.
- **Fee Waivers:** Discretionary fee waivers may be granted in exceptional circumstances or for long-standing clients in good standing.
- **Dispute Resolution:** Any fee disputes are handled through our internal review process and may be eligible for adjustment upon investigation.

8.6 Currency and Exchange Rate Policies

Given our international operations, Ryans Loans LLC handles multiple currencies:

- **Base Currency:** Loans are typically denominated in USD, EUR, AUD, or CHF depending on the client's location and preference.
- **Exchange Rates:** Current market rates are used for currency conversions, with rates fixed at the time of transaction.
- **Currency Risk:** Clients borrowing in foreign currencies assume exchange rate risk and are responsible for any fluctuations.

8.7 Fee Disclosure and Communication

All fees and charges are disclosed through multiple channels:

- **Pre-Application Disclosure:** Fee schedules are available on our website and through customer service representatives.
- **Loan Agreement:** Detailed fee breakdown is included in all loan documentation.
- **Account Statements:** Regular statements show all charges, payments, and account activity.
- **Notification System:** Clients receive advance notice of any fee structure changes.

8.8 Regulatory Compliance

Our fee structure complies with financial regulations in all operating jurisdictions:

- **UAE Regulations:** Compliance with UAE Central Bank guidelines and consumer protection laws.
- **Swiss Standards:** Adherence to FINMA regulations and Swiss banking standards.
- **Australian Requirements:** Compliance with ASIC regulations and National Consumer Credit Protection Act.
- **US Regulations:** Adherence to federal and state lending laws, including Truth in Lending Act requirements.

8.9 Fee Review and Updates

Ryans Loans LLC reviews its fee structure annually to ensure competitiveness and regulatory compliance. Any changes to fees or charges will be communicated to clients with at least 30 days' advance notice, except where immediate changes are required by regulatory directive.

8.10 Customer Support for Payment Issues

Our dedicated customer support team is available to assist with payment-related inquiries through our global offices or online support channels. Clients experiencing financial hardship are encouraged to contact us immediately to discuss potential payment modification options.

Dispute Resolution and Governing Law

At Ryans Loans LLC, we strive to maintain a transparent, fair, and trustworthy relationship with all our clients. However, we recognize that disputes or misunderstandings may occasionally arise in the course of doing business. This section outlines the official procedures for handling and resolving such disputes, as well as the governing laws that apply to our agreements and operations. Our goal is to provide clients with clear, fair, and efficient mechanisms to address their concerns and ensure that all matters are resolved in a lawful, respectful, and timely manner.

1. Principles of Fair Resolution

Ryans Loans LLC is committed to resolving disputes with integrity, professionalism, and fairness. Our dispute resolution framework is guided by the following core principles:

- **Transparency:** Clients are entitled to clear explanations regarding any disputed transaction or policy.
- **Timeliness:** All claims and complaints are acknowledged and addressed within reasonable timeframes.
- **Confidentiality:** All dispute-related communications are treated as confidential and handled discreetly.
- **Impartiality:** Disputes are reviewed by independent personnel or mediators who are not directly involved in the matter.
- **Compliance:** All resolutions adhere to applicable local and international financial laws.

Our approach ensures that every client—regardless of location or loan type—receives equal treatment under the company's global dispute resolution framework.

2. Filing a Complaint or Dispute

Clients who wish to file a complaint or raise a dispute may do so through any of the following channels:

- **Email:** Send a detailed report to complaints@ryans-loan.com including your name, account number, transaction reference, and a clear explanation of the issue.
- **Customer Support Portal:** Access your online account and submit a dispute ticket under the "Support" or "Dispute" tab.
- **In-Person Submission:** For clients near one of our offices at our global locations.

Once submitted, the complaint will be acknowledged within five (5) business days, and a dedicated case officer will be assigned to handle the matter.

3. Internal Review Process

Upon receipt of a complaint, Ryans Loans LLC initiates an internal review to determine the cause, impact, and applicable resolution method. The process typically includes:

- **Verification:** Reviewing client records, transaction logs, and communication history.
- **Investigation:** Engaging relevant departments (finance, legal, or technical) for detailed analysis.
- **Resolution Proposal:** Recommending a resolution such as a refund, adjustment, explanation, or clarification.

Clients are updated throughout the review process and provided with a written outcome within thirty (30) business days, unless the matter requires additional time due to complexity or third-party involvement.

If the client is unsatisfied with the initial decision, they may escalate the matter to the company's Independent Review Board, which will provide a final determination.

4. Mediation and Arbitration

If internal resolution attempts fail, Ryans Loans LLC encourages alternative dispute resolution (ADR) methods such as mediation or arbitration, which are faster and more cost-effective than traditional court litigation.

- **Mediation:** Both parties voluntarily meet with a neutral mediator to reach a mutually acceptable solution.
- **Arbitration:** If mediation does not result in an agreement, the dispute will proceed to binding arbitration conducted under the rules of the Dubai International Arbitration Centre (DIAC) or another mutually agreed-upon institution.

Arbitration decisions are final and enforceable in any jurisdiction where Ryans Loans LLC operates.

5. Governing Law and Jurisdiction

All agreements, contracts, and operations of Ryans Loans LLC are governed by the laws of the United Arab Emirates (UAE), particularly under the Dubai International Financial Centre (DIFC) legal framework.

However, depending on the client's residency and location, the following may also apply:

- **Switzerland:** Swiss Federal Law for clients serviced through the Eysins office.
- **Australia:** Australian Consumer Law and National Credit Code.
- **United States:** State and Federal regulations applicable in North Carolina.

Clients agree that by engaging with Ryans Loans LLC, they consent to the exclusive jurisdiction of the courts or arbitration centers located within Dubai, UAE, unless a local jurisdiction is required by law.

6. Fraud, Misrepresentation, and Breach of Agreement

In the event that a dispute arises due to fraudulent activity, misrepresentation, or breach of agreement, Ryans Loans LLC reserves the right to take appropriate legal action. This includes, but is not limited to:

- Freezing the client's loan wallet or account until investigations are complete.
- Filing claims with law enforcement or financial regulatory authorities.
- Seeking compensation for damages or losses resulting from the client's actions.

Likewise, clients have the right to take action if they can demonstrate negligence, misconduct, or failure of service by the company, in accordance with applicable legal frameworks.

7. Costs and Legal Fees

Each party is responsible for its own legal and administrative costs during the dispute process unless otherwise determined by the arbitrator or court. Ryans Loans LLC, however, may reimburse reasonable costs if it is established that the company was at fault and the client acted in good faith.

8. Record Keeping and Transparency

All dispute-related documents, communications, and decisions are securely stored for seven (7) years. This ensures transparency and provides a verifiable record for regulatory audits or future reference.

9. Finality of Resolution

Once a dispute has been settled—whether through internal review, mediation, arbitration, or court judgment—both parties agree to abide by the outcome as final and binding.

Ryans Loans LLC views dispute resolution not as confrontation, but as an opportunity to strengthen client relationships, reinforce trust, and ensure that every transaction upholds the integrity of our operations.

Termination and Enforcement Policy

At Ryans Loans LLC, we prioritize maintaining transparent, compliant, and mutually beneficial relationships with our clients. However, there are situations in which either party—the client or the company—may find it necessary to terminate the relationship, suspend services, or enforce specific contractual rights. This Termination and Enforcement

Policy sets forth the terms, conditions, and procedures governing the discontinuation of services, loan agreements, or account activities. It also defines the measures that may be taken to enforce compliance with company policies, loan terms, and applicable laws.

1. Purpose and Scope

The Termination and Enforcement Policy applies to all clients, account holders, and users of Ryans Loans LLC's digital platforms, including the online wallet system, web portals, and mobile applications. It also extends to all loan agreements, credit services, and related financial products offered by the company.

The purpose of this policy is to provide clarity on conditions that may lead to termination of services, define both client and company rights during termination, outline the enforcement actions Ryans Loans LLC may take in cases of non-compliance, fraud, or breach of agreement, and ensure that all actions taken are lawful, fair, and consistent with international financial standards.

2. Grounds for Termination

Ryans Loans LLC may terminate a client's loan account, online wallet, or any associated service under any of the following circumstances:

- **Breach of Agreement:** When a client violates any term of the Client Agreement Policy or Loan Terms & Conditions, including repayment defaults or misuse of funds.
- **Fraudulent Activity:** If a client engages in activities involving fraud, identity theft, money laundering, or falsification of information.
- **Non-Compliance with KYC/AML Regulations:** Failure to provide accurate and verifiable Know Your Customer (KYC) documents, or refusal to comply with Anti-Money Laundering (AML) procedures.
- **Inactive or Dormant Accounts:** Accounts that remain inactive for a specified period (typically 12 months) without communication from the client may be closed following due notice.
- **Legal Orders or Regulatory Directives:** If a court order, government agency, or financial regulator requests or mandates account suspension or termination.
- **Voluntary Client Termination:** Clients may choose to terminate their relationship with the company by submitting a written request, provided that all outstanding obligations, including loan repayments, have been fulfilled.

3. Notice of Termination

Before any termination action is taken, Ryans Loans LLC will provide the client with a formal written notice via email or through their registered account dashboard. The notice will include the reason for termination, any corrective steps required to avoid termination if applicable, the effective date of termination, and information on how to appeal or dispute the decision.

Clients will typically receive at least seven (7) business days' notice before termination, except in cases involving fraud, security risks, or regulatory orders, where immediate termination may be necessary.

4. Effect of Termination on Services

Upon termination, the following actions will apply:

- **Access Restriction:** The client's online wallet, dashboard, or account will be deactivated.
- **Outstanding Obligations:** Any remaining loan balances, fees, or penalties must be settled in full within a specified timeframe.

- **Data Retention:** Ryans Loans LLC will retain client records and transactional data in compliance with international financial data retention laws for at least seven (7) years.
- **Withdrawal Limitations:** If termination involves suspected fraudulent activity, fund withdrawals may be temporarily suspended pending investigation.

The company ensures that clients receive written confirmation once the termination process has been completed.

5. Client-Initiated Termination

A client who wishes to terminate their relationship with Ryans Loans LLC must submit a formal termination request via the online portal or by email, ensure that all outstanding balances are cleared, and download and store personal records or transaction histories before closure.

Upon successful review, the company will process the termination and confirm closure within five (5) business days. Clients who reapply in the future will be treated as new applicants and subject to updated terms and KYC procedures.

6. Enforcement Actions

When a client fails to comply with loan terms, repayment obligations, or other contractual duties, Ryans Loans LLC reserves the right to take enforcement measures, including but not limited to:

- **Freezing or Locking Accounts:** Temporarily restricting access to the client's online wallet or loan account until the issue is resolved.
- **Debt Recovery:** Engaging third-party collection agencies or legal firms to recover unpaid loan amounts.
- **Legal Proceedings:** Filing claims in relevant jurisdictions to recover debts or enforce judgments.
- **Credit Reporting:** Reporting defaulted clients to credit bureaus or financial monitoring agencies in accordance with applicable laws.