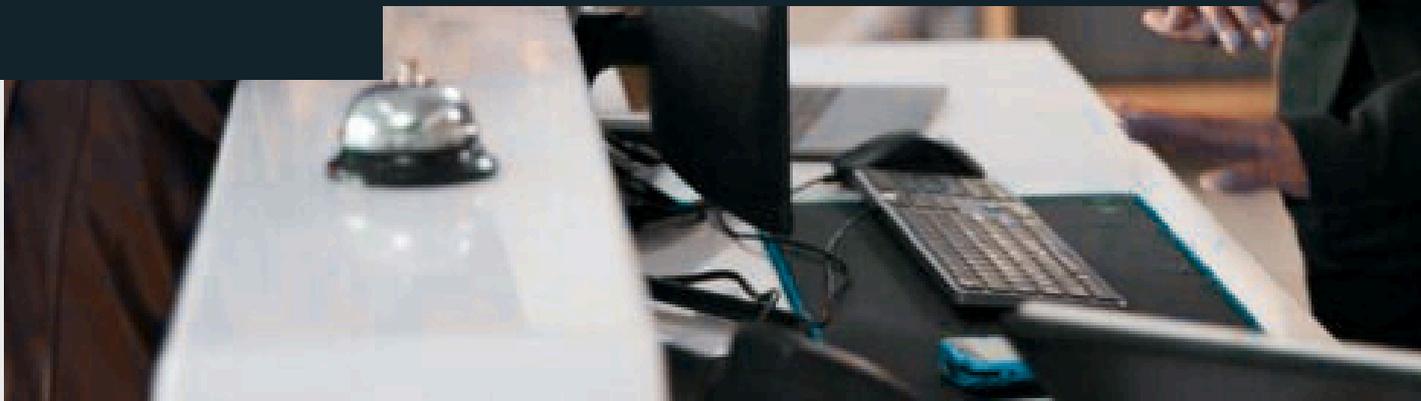




CUSTOMERS' RIGHTS AND OBLIGATIONS CHARTER



Offices: Dubai, Switzerland, Australia, and USA
Official Email: info@ryans-loan.com



INTRODUCTION

At Ryans Loans LLC, trust, fairness, and accountability define the foundation of our client relationships. This Charter outlines the shared principles, rights, and responsibilities between the company and its clients, ensuring transparency, ethical conduct, and mutual respect across all operations in the United Arab Emirates, Switzerland, Australia, and the United States.



Ryans Loans LLC designed this Charter to serve as both a guide and a guarantee of responsible financial engagement. Its purpose is to empower clients by making them aware of their legal rights, ensure that every transaction is conducted with fairness and transparency, and reinforce compliance with global financial conduct regulations. The company operates under core principles of fairness, integrity, transparency, confidentiality, and accountability, ensuring that each client receives equal treatment and clear communication regarding products, terms, and obligations. Ryans Loans LLC commits to providing financial services—including cryptocurrency-backed loans—in a compliant, ethical, and secure manner, while clients are expected to act honestly, provide accurate information, and honor repayment agreements. All relationships are governed by the laws of the jurisdiction in which the transaction occurs, ensuring legal clarity and protection for both parties. Ethical conduct is central to our operations: strict adherence to anti-money laundering (AML) and know-your-customer (KYC) policies, secure handling of client data under GDPR, CCPA, and UAE data protection laws, and transparent disclosure of all loan conditions before disbursement. The Charter also acts as an educational tool, guiding clients to understand their rights, the proper grievance channels, and the implications of non-compliance. It represents Ryans Loans LLC's commitment to fairness, transparency, and continuous improvement, reinforcing the company's belief that long-term financial relationships thrive only through mutual trust, ethical practice, and shared accountability across all international branches.



SCOPE OF THE CHARTER

The Customers' Rights and Obligations Charter of Ryans Loans LLC applies to all individuals, entities, and activities that engage with the company. It ensures fairness, clarity, and accountability across every stage of the lending process, whether conducted digitally, physically, or through hybrid platforms worldwide.

Ryans Loans LLC operates as an international financial institution with offices in Dubai, Switzerland, Australia, and the United States. Because of its global reach, the standards outlined in this Charter are applied consistently, while also respecting each region's legal and regulatory frameworks.

Who This Charter Applies To

This Charter applies to clients, loan applicants, and all individuals who apply for or receive financial services from Ryans Loans LLC, including those using digital or in-person channels.

It also covers approved loan beneficiaries who have completed verification, received disbursements, and are bound by active loan agreements. Prospective clients exploring services or creating accounts on the company's digital platform are equally included. Business partners and affiliates, such as contractors, consultants, and technology partners who handle client data or transactions, must comply with this Charter. Employees and representatives are equally bound to uphold these principles in all dealings with clients.

Third-party service providers involved in credit assessment, KYC verification, or data processing also fall under this Charter's authority. In summary, any person or organization interacting directly or indirectly with Ryans Loans LLC is subject to this Charter.

What This Charter Covers

The Charter governs all aspects of Ryans Loans LLC's service delivery to ensure ethical, transparent, and lawful operations. It covers every stage of the client relationship, from loan application to repayment and dispute resolution.

It applies to loan applications and onboarding, where transparency, confidentiality, and fairness are maintained. It also covers identity verification, due diligence, and risk assessment, ensuring strict compliance with privacy and security laws.

Loan processing and disbursement procedures, including approval and communication of terms, are guided by fairness and accountability. Repayment and loan management processes are handled clearly, with provisions for both fiat and digital payment options.



It also covers dispute resolution and customer support to ensure complaints are handled promptly and fairly. Data handling and confidentiality standards safeguard client information across all branches. Marketing and communications are kept honest, transparent, and compliant with advertising standards.

Jurisdictional Scope

As a multinational entity, Ryans Loans LLC complies with the legal frameworks of all regions in which it operates. This Charter aligns with local regulations while maintaining a uniform global standard.

In the United Arab Emirates, operations are governed by the Central Bank's Consumer Protection Regulation and the Personal Data Protection Law. In Switzerland, they fall under FINMA and the Federal Data Protection Act.

In Australia, the company complies with ASIC and the Australian Privacy Principles. In the United States, it adheres to the Consumer Financial Protection Bureau's standards and state-specific lending laws.

Where international clients are involved, transactions follow the most protective jurisdiction to ensure safety and legal consistency.

Platforms and Channels Covered

The Charter applies to all Ryans Loans LLC platforms and communication channels. This includes the official website, digital loan platform, mobile and web applications, and all official email communications.

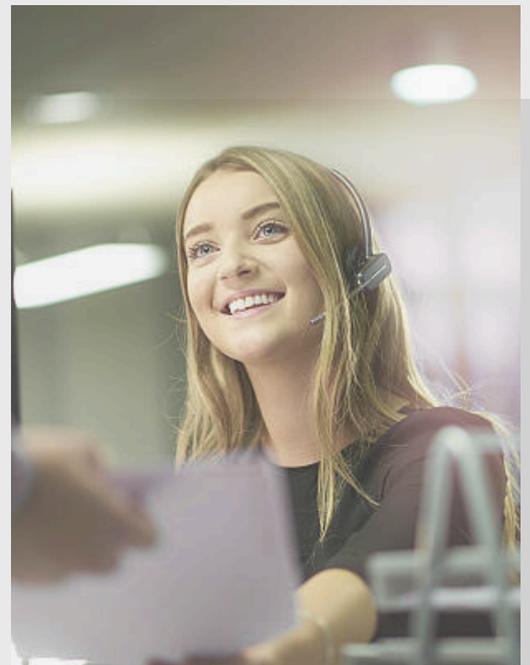
Customer service interactions through live chat, phone, or in-person visits are governed by this Charter. It also applies to third-party integrations such as digital wallets and payment gateways. All channels are expected to meet the same ethical and legal standards to ensure consistent service quality globally.

Types of Services Governed

This Charter applies to all financial services provided by Ryans Loans LLC, including personal and business loans offered both traditionally and digitally.

It also governs crypto-backed loans disbursed through clients' digital wallets, ensuring transparency and compliance with blockchain-based standards. Credit facilities, financial packages, and advisory services are equally covered under this Charter.

Clients receive support in responsible borrowing, repayment planning, and overall financial management as part of the company's commitment to ethical lending practices.



Responsibilities Under This Charter

All participants under this Charter must act with honesty and integrity. Clients, employees, and partners are expected to provide accurate information, respect confidentiality, and comply with all terms of service.

They must cooperate with verification processes and report suspicious activities promptly. These responsibilities are legally binding once a client engages with Ryans Loans LLC's services, forming part of the contractual relationship.

Global Consistency and Enforcement

Ryans Loans LLC enforces this Charter across all its branches and jurisdictions. Breaches by clients, employees, or third parties may result in disciplinary or legal actions, depending on the severity and applicable laws.

All enforcement actions are handled with fairness and due process, allowing both parties the opportunity to present evidence or clarification before any final decision is made.

Exemptions and Limitations

This Charter supplements, but does not override, national laws. Where any provision conflicts with local regulations, the relevant law takes precedence, and the Charter is interpreted accordingly.

It does not apply to independent contractors acting outside contractual terms, third-party platforms beyond Ryans Loans LLC's control, or unauthorized communications conducted outside official company channels.





CUSTOMER RIGHTS

At Ryans Loans LLC, every client is treated as a valued partner deserving respect, transparency, and fairness throughout their financial journey. Guided by international consumer protection standards, the company upholds honesty, accountability, and equality across all global operations. Each customer is informed, protected, and empowered through clear communication, data security, and ethical service delivery, ensuring confidence and mutual trust in every financial relationship.

Customer Rights

Clients are entitled to fairness, transparency, data privacy, and security.

Data Protection

Personal and financial data remain confidential, encrypted, and legally safeguarded.

Equal Access

Every client receives equal service quality and global financial opportunity.

CUSTOMER OBLIGATIONS

At Ryans Loans LLC, customers share an essential role in maintaining transparency, fairness, and trust. These obligations ensure responsible borrowing, accurate communication, and full compliance with global financial standards. By fulfilling their duties, clients help create a secure, ethical, and sustainable financial environment that strengthens the partnership between Ryans Loans LLC and its customers across all regions and digital platforms.

Accurate Information

Clients must provide truthful, current details during application, verification, and repayment stages. Any falsified or incomplete data may result in suspension, termination, or legal action under compliance and anti-fraud regulations.

Timely Repayment

Borrowers are expected to repay loans promptly according to agreed schedules. Failure to meet payment deadlines may incur penalties, affect credit standing, or trigger further collection and restructuring procedures.

Secure Conduct

Clients must maintain wallet security, use official company channels responsibly, and report suspicious activities immediately. Protecting credentials and adhering to lawful practices ensures safety and professional integrity for all.



TRANSPARENCY AND DISCLOSURE OBLIGATIONS

At Ryans Loans LLC, transparency and full disclosure are not just compliance requirements but guiding principles of how the company conducts business. Operating across Dubai, Switzerland, Australia, and the United States, Ryans Loans LLC understands that true trust is earned through openness, accuracy, and clarity in communication. The company is committed to ensuring that every financial term, service condition, and associated risk is clearly explained before any agreement is signed. All disclosures are presented in plain and understandable language, allowing clients to make sound financial decisions without ambiguity. By upholding these values, Ryans Loans LLC promotes integrity, accountability, and confidence in every client relationship.

COMMITMENT TO CLARITY AND ACCOUNTABILITY

Ryans Loans LLC ensures that every client interaction is transparent, timely, and fair. Clients are given full access to details about loan structures, repayment terms, interest rates, collateral requirements, and possible risks. No misleading statements, hidden fees, or deceptive marketing tactics are permitted. The company provides detailed information about regulatory compliance, data protection, and dispute resolution procedures, ensuring clients know their rights and responsibilities. Additionally, disclosures are consistently updated and made accessible through secure digital platforms. By promoting understanding, honesty, and fairness in every process, Ryans Loans LLC reinforces its commitment to ethical conduct, empowers clients to make confident decisions, and strengthens its reputation as a trusted global financial institution built on transparency and trust.



COMMUNICATION STANDARDS

At Ryans Loans LLC, effective communication is the foundation of every successful client relationship. Operating across Dubai, Switzerland, Australia, and the United States, the company ensures that every message is clear, respectful, and secure. These standards define how Ryans Loans LLC interacts with clients, partners, and regulators – ensuring every communication reflects professionalism, integrity, and customer focus. All exchanges, whether verbal, written, or digital, are conducted through verified and encrypted channels to protect confidentiality. By maintaining consistency, transparency, and respect in all correspondence, the company reinforces its global reputation as a trustworthy financial institution built on open and honest communication.

Ryans Loans LLC ensures that communication remains professional, ethical, and transparent at every stage of client engagement. Clients receive clear, jargon-free information about loan products, repayment terms, collateral requirements, and security procedures. Official channels include company emails, the secure client dashboard, verified phone lines, and in-person consultations. The company prohibits misleading messages, hidden terms, or unverified communication to prevent impersonation and fraud. Every correspondence is documented, monitored, and handled by authorized personnel to ensure privacy and accuracy. Through this structure, Ryans Loans LLC maintains clarity, eliminates misunderstandings, and builds long-term trust through accountability and open communication with all stakeholders.

Security and responsiveness remain central to Ryans Loans LLC's communication framework. All client interactions are encrypted and managed using advanced security protocols that comply with international data protection laws such as GDPR and UAE privacy regulations. Client inquiries are acknowledged within 24 hours, and urgent cases receive immediate attention. Employees undergo regular training on secure communication practices, empathy, and professional conduct to uphold the company's ethical standards. Communication records are stored safely for compliance and transparency, ensuring every message is verifiable and traceable. By combining technology, ethics, and efficiency, Ryans Loans LLC delivers communication excellence that inspires trust and confidence globally.

