



# LOAN TERMS AND CONDITIONS

**RYANS LOANS LLC**



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## INTRODUCTION

Ryans Loans LLC provides secure, transparent, and compliant lending services across Dubai, Switzerland, Australia, and the United States. The Company combines traditional and blockchain-based financial solutions, ensuring innovation, integrity, and global compliance with data protection, AML, and responsible lending standards.



This Agreement defines the legal relationship between Ryans Loans LLC and its clients, outlining rights, obligations, and ethical responsibilities. By engaging with the Company's services, clients acknowledge understanding and acceptance of all terms, ensuring fairness, accountability, and adherence to international financial regulations while fostering trust and financial inclusion.

## DEFINITIONS

In this Agreement, capitalized terms have the meanings below to ensure clarity between Ryans Loans LLC and the Client. Singular terms include the plural, and vice versa.

Agreement refers to this Loan Terms and Conditions document and any amendments or policies issued by Ryans Loans LLC.

Company or Ryans Loans LLC means the registered financial technology and lending firm headquartered at Emaar Business Park, 1 Street 6, The Greens, Dubai, United Arab Emirates, with offices in Switzerland, Australia, and the United States, including its subsidiaries and authorized representatives.

Client or Borrower refers to any individual or entity applying for, receiving, or repaying a loan under this Agreement after completing KYC verification and accepting Company terms.

Loan is the principal amount disbursed through banking or digital wallet channels under agreed terms. Collateral refers to assets, including blockchain-based wallets, pledged to secure repayment. Digital Wallet means a blockchain account for receiving or repaying loans, with restricted access if used as collateral. Wallet Phrase is the secret recovery sequence for wallet access.

Loan Agreement outlines the loan amount, repayment schedule, interest, and terms. Default occurs when repayment obligations or contractual terms are breached. Digital Lending Platform is the Company's online portal for managing loans. AML Compliance and KYC Verification ensure legal and regulatory adherence.

Confidential Information includes non-public Client data, wallet details, and transaction records. Disbursement, Processing Fee, Service Charge, Termination, Dispute Resolution, Force Majeure, Personal Data, and Communication Channels have their standard meanings.





# ELIGIBILITY AND APPLICATION PROCESS

Secure, simple, and compliant loan access for every verified client globally.

**01**

## Age Verification

Clients must be 18+ and reside in authorized operational jurisdictions.

**02**

## Document Submission

Provide valid ID, proof of address, and corporate registration documents.

**03**

## Financial Assessment

Submit income records, bank statements, and verified digital asset holdings.

**04**

## AML Screening

Pass Anti-Money Laundering checks and Know Your Customer verification requirements.

**05**

## Application Review

Automated and manual assessment ensures eligibility and risk compliance standards.

**06**

## Fund Disbursement

Client accepts terms; funds transferred via bank account or wallet.





## LOAN APPROVAL AND DISBURSEMENT

Every loan application at Ryans Loans LLC follows a structured, transparent, and compliance driven process designed to ensure efficiency, accuracy, and alignment with international financial standards. Each application is carefully examined using both automated systems and human review to confirm eligibility, prevent fraud, and promote responsible lending. Clients are updated at every stage from submission to final fund release, ensuring full trust, accountability, and adherence to global financial and data protection laws.

### Automated Verification

System checks identity, wallet address, and data against KYC and AML databases for accuracy.

### Manual Review

Compliance officers validate documents, collateral legitimacy, sanction lists, and assess credit and compliance risk appropriately.

### Fund Disbursement

Approved loans are signed digitally and funds released to bank accounts or verified crypto wallets.



# INTEREST RATES AND FEES

Ryans Loans LLC maintains a transparent and fair interest and fee structure built on clarity, fairness, and compliance. Every client is fully informed of all costs before approval. Interest rates are based on loan amount, duration, credit rating, collateral type, and market conditions. The Company offers both fixed and variable rate options, allowing flexibility and predictability. All administrative, processing, and collateral management fees are displayed upfront. Clients benefit from fair pricing, no hidden deductions, and rebates for early repayment. Ryans Loans LLC operates under international financial laws to ensure ethical, responsible, and secure lending for every borrower.

## Interest Options

Clients can select either fixed or variable interest rate structures. Fixed rates remain constant for predictable repayments, while variable rates adjust according to market conditions or central bank benchmarks. Clients are always notified before any change to ensure transparency and control.



## Transparent Charges

All fees application, processing, collateral, and disbursement are clearly displayed before final approval. Ryans Loans LLC guarantees no hidden deductions or surprise charges. Borrowers can review detailed breakdowns on their dashboard, ensuring complete understanding and fairness throughout the loan's lifecycle.

## Late Repayment

A 2 percent late fee applies after a five day grace period. Persistent delays beyond sixty days may trigger collateral liquidation, account suspension, or regulatory reporting. Clients are encouraged to communicate early for flexible solutions and to maintain a positive credit relationship.



# REPAYMENT TERMS

Ryans Loans LLC's repayment policy is built on transparency, flexibility, and fairness to ensure client convenience and compliance with international lending standards. Every loan features a clearly defined schedule specifying repayment amounts, currency, due dates, and applicable interest rates. Clients may choose from multiple payment channels, including bank transfers, blockchain wallets (USDT, USDC, BTC), and cards, all secured through encrypted gateways. Automatic payment options and real-time transaction updates via the dashboard ensure seamless loan management. Early repayments are encouraged, with reduced interest charges and positive credit updates for responsible borrowers.

In the event of delays, clients receive a five-day grace period before a 2% late fee applies. After 30 days, reminders are sent, and overdue crypto-backed loans may trigger partial collateral liquidation after 45 days. Currency conversions are transparent, with minimal margins and verified rates.

For clients facing financial hardship, restructuring options such as extended durations or deferred payments are available upon request. All repayment communications are automated, ensuring timely reminders and accountability. Disputes are handled under the governing law of this agreement, emphasizing Ryans Loans LLC's commitment to fairness, integrity, and responsible lending.



# COLLATERAL AND WALLET SECURITY

At Ryans Loans LLC, protecting client assets is a top priority. Operating across Dubai, Switzerland, Australia, and the United States, the Company integrates advanced technology and regulatory compliance to ensure every loan remains secure. Collateral is accepted in various forms, including digital wallets with cryptocurrencies like Bitcoin, Ethereum, or stablecoins, as well as traditional assets and bank guarantees. Each crypto-backed loan is governed by smart contracts that automatically enforce terms, secure collateral, and release assets instantly upon repayment. These mechanisms provide transparency, eliminate unauthorized access, and maintain efficiency throughout the entire loan lifecycle.

Collateral plays a vital role in ensuring responsible lending and minimizing financial risk for both the Company and clients. Before loan approval, the value of collateral is evaluated to determine the Loan-to-Value (LTV) ratio, balancing credit risk and repayment capacity. Dynamic LTV monitoring adjusts automatically based on market movements, while clients receive alerts to maintain agreed ratios. Ryans Loans LLC safeguards wallets with multiple protective layers, including two-factor authentication, encryption, multi-signature verification, and cold storage. Routine third-party security audits, real-time transaction monitoring, and global compliance further strengthen the safety and integrity of client collateral.

In the event of market volatility or loan default, Ryans Loans LLC enforces fair and compliant recovery measures. Smart contracts automate partial liquidation for crypto loans when necessary, while traditional collateral recovery follows jurisdiction-specific legal procedures. Clients are always notified before any liquidation or adjustment. All data is encrypted, stored securely, and handled in full compliance with GDPR, CCPA, and UAE data protection laws. Through education, security alerts, and proactive client engagement, the Company empowers borrowers to protect their assets effectively. This transparent, globally aligned system fosters lasting trust, security, and financial stability.



## DEFAULT AND RECOVERY

At Ryans Loans LLC, default and recovery policies are designed to maintain trust, accountability, and financial integrity while ensuring fair treatment of clients. A loan is considered in default if a scheduled payment is missed beyond the five-day grace period, if a client violates critical loan terms, fails to maintain the agreed Loan to Value ratio, or engages in fraudulent activity. Upon detecting a potential default, the Company initiates immediate communication with the client through email, dashboard alerts, and optional SMS notifications, clearly detailing the overdue amount, corrective actions, and consequences of continued nonpayment. For standard loans, reminders are sent in a structured escalation process, starting with an initial notice, followed by a secondary notice, and then formal collection procedures after thirty days of nonpayment. Recovery measures may include engagement of authorized collection agencies, legal actions within the applicable jurisdiction, and reporting to credit bureaus or financial authorities. Ryans Loans LLC emphasizes transparency, allowing clients the opportunity to resolve the default while maintaining compliance with international consumer protection regulations. Preventive strategies such as automated reminders, flexible repayment schedules, and proactive LTV monitoring reduce default risks, helping clients manage obligations responsibly.

For loans secured with digital collateral, Ryans Loans LLC integrates advanced smart contract technology to manage recovery efficiently and transparently. Missed payments trigger automated collateral locks, restricting access until obligations are met. If defaults persist beyond forty-five days, partial liquidation of the collateral is initiated to recover outstanding balances, with seven-day prior notifications sent to clients explaining the amount to be recovered and remaining balances. Once the defaulted sum is repaid, any remaining collateral is instantly released to the client's wallet, ensuring secure and transparent asset management. The Company adheres strictly to legal frameworks across Dubai, Switzerland, Australia, and the United States, complying with debt recovery statutes, consumer protection laws, and financial data privacy regulations. Ryans Loans LLC offers a formal dispute resolution process, allowing clients to submit claims, which are investigated by an internal loan committee within fifteen business days. Ethical practices are maintained throughout, avoiding aggressive collection tactics, prioritizing dialogue, and supporting clients experiencing temporary financial difficulties. This comprehensive approach balances the Company's risk management needs with client rights, fostering long-term trust, responsible borrowing, and mutually beneficial financial relationships.





# TERMINATION OF AGREEMENT

Ensuring Clear, Fair, and Transparent Closure of Loan Agreements for All Clients.

At Ryans Loans LLC, loan agreements may be terminated by clients or the Company under clear, predefined conditions. Voluntary termination occurs through full repayment, early prepayment, or a formal request. The Company ensures collateral release, final statements, and confirmation of account closure, maintaining transparency, compliance, and protection of client rights across all jurisdictions.

The Company may terminate agreements for default, noncompliance, fraudulent activity, legal mandates, or operational risk. Written notice is provided, outlining obligations and timelines. Termination processes include settlement of all dues, collateral verification, and final acknowledgment. Clients can dispute actions through formal submission, internal review, and resolution communication, ensuring fair treatment, adherence to international laws, and ethical handling throughout the termination process.



# LIABILITY AND INDEMNIFICATION

At Ryans Loans LLC, the Liability and Indemnification section establishes the legal framework governing the responsibilities of both the Company and its clients. It clearly defines the scope of liability, the obligations of indemnification, and the limits of accountability in loan agreements, collateral management, and wallet security. By outlining these responsibilities, the Company ensures transparency, minimizes disputes, and protects all parties involved. Clients are informed of circumstances under which they may be held liable for damages, losses, or legal claims. These provisions create a fair and balanced environment, reinforcing trust, operational integrity, and compliance across all jurisdictions where Ryans Loans LLC operates.

Ryans Loans LLC assumes responsibility for accurate loan processing, ensuring all applications, approvals, and disbursements comply with the terms of the agreement. Collateral management guarantees the safety of digital and traditional assets pledged, while system security maintains encryption, data protection, and compliance with GDPR, CCPA, and UAE Data Protection Laws. The Company also provides timely client support, resolving inquiries, assisting with processes, and addressing disputes. Nevertheless, liability is limited by terms specified in loan agreements and governing laws. Clients may be held responsible for damages arising from breaches of agreement, fraudulent activity, misuse of funds, or failure to maintain collateral. Indemnification obligations require clients to cover losses, claims, or legal costs resulting from their actions or violations, protecting the Company from financial and legal exposure. These provisions are essential to create a balanced framework, ensuring accountability while allowing the Company to operate efficiently and securely across multiple jurisdictions, including Dubai, Switzerland, Australia, and the United States. By clearly defining these responsibilities, Ryans Loans LLC fosters mutual understanding, trust, and risk mitigation, empowering clients to engage with confidence while safeguarding the Company's legal and operational interests.

