

User Agreement

This User Agreement ("**Agreement**") is a legally binding contract between you ("**User**," "**Lender**," or "**you**") and **Padikash Limited** ("**WealthyLoop**," "**we**," "**us**," or "**our**"), a company registered in Ireland (company number 695564). This Agreement governs your access to and use of the [WealthyLoop.com](https://www.wealthyloop.com) website ("**Website**") and the services that facilitate lending to businesses ("**Services**").

1. Acceptance of Terms

By accessing or using our Services, you agree to be bound by this Agreement and all terms incorporated by reference. If you do not agree to all of these terms, you may not access or use our Services.

2. Description of Services

WealthyLoop operates an online platform that facilitates lending. The Platform connects individuals wishing to lend capital ("**Lenders**") with businesses seeking loans ("**Borrowers**"). WealthyLoop is not a bank, does not itself provide loans, and does not hold funds. All lending agreements are between Lenders and Borrowers; WealthyLoop acts solely as a facilitator.

3. User Registration and Account Security

- 3.1. You must provide accurate and complete information during registration and keep it updated.
- 3.2. You are solely responsible for maintaining the confidentiality of your account credentials and for all activities that occur under your account. You must immediately notify us of any unauthorized use of your account.

4. Lender Obligations and Acknowledgements

By using our Services as a Lender, you acknowledge and agree to the following:

4.1. Risk Acknowledgement:

You understand that lending to businesses carries inherent risks, including the risk of partial or total loss of your **original loan amount**. Past performance is not indicative of future results. You are solely responsible for assessing the risks associated with each lending opportunity.

4.2. No Guarantee:

WealthyLoop does not guarantee the repayment of any loan or the performance of any Borrower. **Potential lending fees** are not guaranteed.

4.3. Information Confidentiality:

You acknowledge that Borrower information is confidential. You agree not to disclose any confidential Borrower information and not to contact a Borrower directly for any reason related to an outstanding loan. All communication must be facilitated through WealthyLoop.

4.4. Accurate Information:

You covenant that all information you provide to us is accurate and that you will not use the Services for any illegal purpose, including fraud or money laundering.

4.5. Source of Funds:

You represent and warrant that any capital you use to facilitate loans through our platform originates from a legitimate source.

5. Intellectual Property

The WealthyLoop platform and all content therein are the property of WealthyLoop or its licensors and are protected by intellectual property laws. You may not copy, modify, or create derivative works without our prior written consent.

6. Privacy

Your privacy is important to us. Our [Privacy Policy](#) explains how we collect, use, and protect your personal information and is incorporated into this Agreement.

7. Limitation of Liability

To the fullest extent permitted by law, WealthyLoop shall not be liable for any damages, including lost profits or loss of data, arising out of your use or inability to use our Services, including losses resulting from Borrower default.

8. Governing Law and Dispute Resolution

This Agreement shall be governed by the laws of Ireland. Any dispute arising from this Agreement shall be resolved through final and binding arbitration in Ireland, rather than in court.

9. Modifications

We may modify this Agreement at any time. We will provide notice of material changes. Your continued use of our Services after such notice constitutes your acceptance of the modified terms.

10. Contact Information

For questions about this Agreement, please contact us at: hello@wealthyloop.com

BY CLICKING "I AGREE" OR USING OUR SERVICES, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD, AND AGREE TO BE BOUND BY THIS AGREEMENT.