

TERMS AND CONDITIONS

Last Updated: December 2025

These Terms and Conditions ("Terms") constitute a legally binding agreement between you ("User," "you," or "your") and Axiant Partners ("Company," "we," "us," or "our"). By accessing or using our websites, forms, communications, or services ("Services"), you agree to be bound by these Terms.

1. USE OF SERVICES

You represent that you are at least 18 years of age and authorized to submit information on behalf of yourself or your business. You agree not to misuse, disrupt, interfere with, or exploit the Services for unlawful, fraudulent, or unauthorized purposes.

2. NO GUARANTEE OF FINANCING OR OUTCOMES

You acknowledge and agree:

- The Company is not a lender, bank, insurer, or financial institution.
- We do not guarantee approval, funding amounts, insurance coverage, or financial outcomes.
- All decisions are made solely by third-party lenders, brokers, insurers, or affiliates.

3. INFORMATION SUBMISSION AND THIRD-PARTY SHARING

By submitting information, you authorize the Company to:

- Share, transmit, or distribute your information to lenders, brokers, insurers, affiliates, marketing partners, and authorized commercial counterparties
- Use your information for assessment, referral, underwriting support, marketing, or business purposes

4. CONSENT TO COMMUNICATION

You expressly consent to being contacted by phone, SMS, voicemail, email, automated systems, or other communication methods by the Company and its partners. You may opt out of marketing communications but may still receive transactional or service-related messages.

5. INTELLECTUAL PROPERTY

All website content, branding, text, graphics, logos, and materials are the property of Axiant Partners and may not be copied, reproduced, or exploited without written permission.

6. DISCLAIMERS

The Services are provided "AS IS" without warranties of any kind. We disclaim any implied warranties of merchantability, fitness for a particular purpose, accuracy, or non-infringement.

7. LIMITATION OF LIABILITY

To the maximum extent permitted by law:

- The Company shall not be liable for indirect, incidental, consequential, punitive, or exemplary damages.
- Our total liability for any claim shall not exceed \$100 or the amount you paid us, whichever is less.
- We are not liable for the acts, omissions, or decisions of lenders, brokers, insurers, or any third parties.

8. INDEMNIFICATION

You agree to indemnify and hold harmless the Company from any claims arising from:

- Your use of the Services
- Your submissions or misrepresentations
- Third-party disputes relating to financing, insurance, or data transfers

9. GOVERNING LAW AND MULTI-STATE APPLICATION

These Terms shall be enforceable in all U.S. states. All disputes shall be resolved through binding arbitration in accordance with standard commercial arbitration rules.

10. MODIFICATIONS

We may modify these Terms at any time. Continued use constitutes acceptance of revisions.

11. CONTACT

Axiant Partners

Phone: 954-501-0751