{% extends 'base.html' %} {% load static %} {% block extra\_css %} {% endblock extra\_css %} {% block content %}

Atelreum Terms of Service

**Effective Date:** [Insert Date]

Please read these Terms of Service (“Terms”) carefully before using the Atelreum platform (“Platform”) operated by Atelreum Inc. (“Atelreum,” “we,” “us,” or “our”). By accessing or using our Platform, you agree to be bound by these Terms. If you do not agree to all the Terms, please do not use our Platform.

## {% comment %} Acceptance of Terms {% endcomment %}

1. Acceptance of Terms

By registering for, accessing, browsing, or using the Platform, you acknowledge that you have read, understood, and agree to be bound by these Terms, including any additional guidelines referenced herein.

## {% comment %}Eligibility {% endcomment %}

2. Eligibility

* **Age Requirement:** You must be at least 18 years old or the age of majority in your jurisdiction to use the Platform.
* **Authority:** If you are using the Platform on behalf of an entity, you represent that you have the authority to bind that entity to these Terms.
* **Compliance:** You agree to comply with all applicable laws, regulations, and industry standards when using the Platform.

## {% comment %} Description of Services {% endcomment %}

3. Description of Services

Atelreum provides a digital platform connecting businesses seeking financing (“Borrowers”) with financial institutions and lenders (“Lenders”). Our services include:

* **Profile Creation:** Facilitating the creation of borrower and lender profiles.
* **Loan Deal Management:** Enabling the submission, negotiation, and management of loan deals.
* **Document Submission:** Providing a secure channel for document uploads and verification.
* **Real-Time Monitoring:** Offering tools for tracking loan statuses and transactions.
* **Data Analytics:** Delivering insights through reports, custom analyses, and API feeds.

Note: Atelreum is not a lender, financial advisor, or broker-dealer. We do not offer financial advice or endorse any specific loans or investments.

## {% comment %} Account Registration and Security {% endcomment %}

4. Account Registration and Security

* **Registration:** To access certain features, you must create an account by providing accurate and complete information.
* **Account Responsibility:** You are responsible for safeguarding your account credentials and for all activities under your account.
* **Notification:** You agree to notify us immediately of any unauthorized use of your account.

## {% comment %} User Conduct {% endcomment %}

5. User Conduct

You agree not to:

* **Misrepresent Information:** Provide false or misleading information.
* **Engage in Prohibited Activities:** Involve yourself in activities such as fraud, money laundering, or any unlawful conduct.
* **Interfere with the Platform:** Disrupt or attempt to disrupt the functioning of the Platform or access it using unauthorized means.
* **Infringe Intellectual Property Rights:** Use content from the Platform without permission.

## {% comment %} Fees and Payment Terms {% endcomment %}

6. Fees and Payment Terms

* **Service Fees:** Applicable fees for using the Platform will be communicated clearly. Fees may vary based on services used.
* **Payment Obligations:** You agree to pay all fees and charges incurred in connection with your account, including taxes.
* **Refunds:** All fees are non-refundable unless otherwise specified.

## {% comment %} Intellectual Property Rights {% endcomment %}

7. Intellectual Property Rights

* **Ownership:** All content, features, and functionality on the Platform are the exclusive property of Atelreum or its licensors.
* **Limited License:** You are granted a non-exclusive, non-transferable license to access and use the Platform for its intended purposes.
* **Restrictions:** You may not modify, reproduce, distribute, create derivative works from, or commercially exploit any part of the Platform without prior written consent.

## {% comment %} Confidentiality and Privacy {% endcomment %}

8. Confidentiality and Privacy

* **Confidential Information:** You may gain access to confidential information. You agree to keep such information confidential and use it only for permitted purposes.
* **Privacy Policy:** Your use of the Platform is also governed by our Privacy Policy, which explains how we collect and handle your personal data.

## {% comment %} Data Use and Analytics {% endcomment %}

9. Data Use and Analytics

Atelreum may collect and analyze data from your use of the Platform to improve services and provide insights. Aggregate data may be used for research and marketing purposes in accordance with our Privacy Policy.

## {% comment %} Third-Party Services and Content {% endcomment %}

10. Third-Party Services and Content

* **Links and Integrations:** The Platform may contain links to third-party websites or services that are not owned or controlled by Atelreum.
* **No Endorsement:** Inclusion of any third-party content does not imply endorsement. You access third-party content at your own risk.
* **Third-Party Terms:** Use of third-party services may be subject to additional terms and conditions.

## {% comment %} Disclaimers {% endcomment %}

11. Disclaimers

* **No Warranty:** The Platform is provided “as is” without warranties of any kind, either express or implied.
* **Risk Acknowledgment:** Borrowers and Lenders acknowledge that they assume all risks associated with financial transactions facilitated through the Platform.
* **No Liability for Decisions:** Atelreum is not responsible for any decisions made based on information provided on the Platform.

## {% comment %} Limitation of Liability {% endcomment %}

12. Limitation of Liability

To the fullest extent permitted by law:

* **Exclusion of Damages:** Atelreum shall not be liable for any indirect, incidental, special, consequential, or punitive damages.
* **Liability Cap:** Our total liability to you for all claims arising from or related to the use of the Platform shall not exceed the greater of $100 or the amounts paid by you to Atelreum in the past six months.

## {% comment %} Indemnification {% endcomment %}

13. Indemnification

You agree to indemnify and hold harmless Atelreum, its affiliates, officers, directors, employees, and agents from any claims, liabilities, damages, losses, or expenses arising out of your use of the Platform or violation of these Terms.

## {% comment %} Modifications to Terms and Services {% endcomment %}

14. Modifications to Terms and Services

* **Changes to Terms:** We reserve the right to modify these Terms at any time. Changes will be effective upon posting on the Platform.
* **Service Modifications:** Atelreum may modify or discontinue any part of the Platform without prior notice.
* **Continued Use :** Your continued use of the Platform after any changes constitutes acceptance of the new Terms.

## {% comment %} Termination {% endcomment %}

15. Termination

* **By You :** You may terminate your account at any time by contacting us or through your account settings.
* **By Us :** We may suspend or terminate your access to the Platform for any reason, including violation of these Terms.
* **Effect of Termination:**  Upon termination, your right to use the Platform will cease immediately. Sections that by their nature should survive termination shall survive.

## {% comment %} Governing Law and Dispute Resolution {% endcomment %}

16. Governing Law and Dispute Resolution

* **Governing Law :** These Terms are governed by the laws of [Insert Jurisdiction], without regard to conflict of law principles.
* **Arbitration:**  Any disputes arising under these Terms shall be resolved through binding arbitration in [Insert Location], administered by [Arbitration Association], in accordance with its rules.
* **Class Action Waiver:**  All claims must be brought in the parties’ individual capacity, and not as a plaintiff or class member in any class or representative proceeding.

## {% comment %} Severability {% endcomment %}

17. Severability

If any provision of these Terms is found to be invalid or unenforceable, that provision will be enforced to the maximum extent permissible, and the remaining provisions will remain in full force and effect.

## {% comment %} Entire Agreement {% endcomment %}

18. Entire Agreement

These Terms, along with our Privacy Policy and any additional agreements you may enter into with Atelreum, constitute the entire agreement between you and Atelreum concerning the Platform.

## {% comment %} No Waiver {% endcomment %}

19. No Waiver

The failure of Atelreum to enforce any right or provision of these Terms will not constitute a waiver of future enforcement of that right or provision.

## {% comment %} Assignment {% endcomment %}

20. Assignment

You may not assign or transfer your rights or obligations under these Terms without prior written consent from Atelreum. We may assign our rights and obligations without restriction.

## {% comment %} Notices {% endcomment %}

21. Notices

* **Electronic Communications :** You consent to receive communications from us electronically.
* **Notice Requirements:**  Any notices or other communications provided by Atelreum under these Terms will be given by email or by posting to the Platform.

## {% comment %} Contact Information {% endcomment %}

22.Contact Information

If you have any questions or concerns about these Terms, please contact us at:

Email: [support@atelreum.com](mailto:support@atelreum.com)

Address: [Insert Address]

{% comment %} Important Note {% endcomment %}

By using the Atelreum Platform, you acknowledge that you have read, understood, and agree to be bound by these Terms of Service.

{% endblock %}