

F2 - Fintech Customer Document Overview

F2 - Fintech serves customers seeking loans and access to innovative web applications like the Doctor Appointment app and Task Management app. These customer-facing documents ensure transparency, trust, and a clear understanding of services as of February 26, 2025.

Loan Agreement: For customers seeking loans, this agreement is paramount. It outlines the loan amount (e.g., \$1,000-\$50,000), interest rate (e.g., 5% APR), repayment term (e.g., 12-36 months), and schedule (e.g., monthly installments of \$300). It includes conditions like late payment fees (\$25 after 5 days) and prepayment options without penalties. The document ensures borrowers understand their obligations and F2's rights to pursue collections if necessary.

User Registration Form: Customers accessing F2's web apps must complete a registration form. This collects essential data: full name, email, phone number, and, for loan applicants, financial details (e.g., income, credit score). A checkbox confirms consent to F2's privacy policy and terms, ensuring compliance with data protection laws while streamlining onboarding.

Privacy Policy: F2's privacy policy details how customer data is handled. It states that personal information (e.g., loan applications, appointment bookings) is encrypted and stored securely, used only for service delivery, and not shared without consent except as required by law. Customers can request data deletion via support@f2fintech.com, reinforcing trust in F2's commitment to privacy.

Terms of Use (Web Apps): This governs usage of the Doctor Appointment and Task Management apps. It prohibits misuse (e.g., spamming, hacking), limits F2's liability for service interruptions, and reserves the right to terminate accounts for violations. For example, users booking fake appointments may be banned, ensuring platform integrity.

Customer Support Guide: F2 provides a guide detailing support channels: email (support@f2fintech.com), phone (1-800-F2-HELP), and in-app chat (available 9 AM-5 PM PST). It outlines resolution timelines (e.g., 48 hours for loan queries, 24 hours for app issues) and escalation procedures, enhancing customer experience.

Loan Application Disclosure: This document informs loan applicants of their rights under applicable laws (e.g., U.S. Truth in Lending Act). It discloses the total cost of credit (e.g., \$1,200 for a \$1,000 loan at 5% over 24 months), APR, and repayment risks, ensuring informed decision-making.

App Subscription Agreement: For premium app features (e.g., unlimited task tracking), this agreement specifies pricing (e.g., \$5/month), billing cycles, and cancellation terms (e.g., 30-day notice). It clarifies that refunds are unavailable after 14 days, aligning expectations.

These documents foster a transparent, reliable relationship with F2's customers, ensuring clarity in loan and app interactions while meeting legal and ethical standards.