

网站使用条款 / Website Terms of Use

生效日期 / **Effective Date:** 2024年11月17日 / November 17, 2024

1. 接受条款 / Acceptance of Terms

欢迎使用 EXP Finance (速捷信贷) 网站。通过访问或使用本网站，您同意受以下条款和条件的约束。如果您不同意这些条款，请勿使用本网站。

Welcome to the EXP Finance website. By accessing or using this website, you agree to be bound by these terms and conditions. If you do not agree to these terms, please do not use this website.

2. 网站运营方 / Website Operator

公司名称 / **Company Name:** 速捷信贷 / EXP Finance

FSPR 注册号 / **FSPR Number:** 761111

注册地址 / **Registered Address:** Level 3 B:HIVE, 72-74 Taharoto Road, Takapuna, Auckland 0622, New Zealand

联系邮箱 / **Contact Email:** hello@expfin.co.nz

监管机构 / **Regulator:** Financial Markets Authority (FMA)

3. 服务范围 / Scope of Services

3.1 我们提供的服务 / Services We Provide

本网站提供以下服务：

- 贷款咨询信息和教育内容
- 在线咨询预约服务
- 贷款计算工具
- 团队介绍和服务范围说明

This website provides:

- Mortgage advisory information and educational content
- Online consultation booking services
- Loan calculation tools
- Team introduction and service scope description

3.2 我们不提供的服务 / Services We Do Not Provide

本网站不提供：

- 直接的财务建议 (需通过正式咨询流程)
- 法律或税务建议
- 贷款审批或担保
- 投资建议

This website does not provide:

- Direct financial advice (requires formal consultation process)
 - Legal or tax advice
 - Loan approval or guarantee
 - Investment advice
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4. 信息免责声明 / Information Disclaimer

4.1 一般信息 / General Information

本网站提供的所有信息仅供一般参考，不构成个人财务建议。在做出任何财务决策之前，您应：

- 咨询持牌财务顾问
- 仔细阅读相关产品的披露声明
- 考虑您的个人财务状况和目标

All information on this website is for general reference only and does not constitute personal financial advice. Before making any financial decision, you should:

- Consult with a licensed financial advisor
- Carefully read relevant product disclosure statements
- Consider your personal financial situation and goals

4.2 示例数据 / Example Data

网站上显示的利率、费用、贷款金额和节省示例仅为说明目的：

- 实际结果因个人情况而异
- 最终条款以贷款机构批准为准
- 历史数据不代表未来表现

Interest rates, fees, loan amounts and savings examples shown are for illustration purposes only:

- Actual results vary based on individual circumstances
- Final terms subject to lender approval
- Past performance does not guarantee future results

4.3 第三方信息 / Third-Party Information

本网站可能包含来自银行、金融机构和其他第三方的信息：

- 我们努力确保信息准确，但不保证其完整性
- 第三方信息可能随时变更
- 请直接与相关机构确认最新信息

This website may contain information from banks, financial institutions and other third parties:

- We strive for accuracy but do not guarantee completeness
- Third-party information may change without notice
- Please confirm current information directly with relevant institutions

5. 用户责任 / User Responsibilities

5.1 合法使用 / Lawful Use

您同意仅将本网站用于合法目的，不得：

- 违反任何法律或法规
- 侵犯他人的知识产权
- 传输恶意软件或有害代码
- 进行未经授权的访问或破坏网站功能

You agree to use this website for lawful purposes only and not to:

- Violate any laws or regulations
- Infringe on others' intellectual property rights
- Transmit malware or harmful code
- Conduct unauthorized access or disrupt website functionality

5.2 准确信息 / Accurate Information

通过本网站提交咨询或申请时，您承诺：

- 提供真实、准确的个人信息
- 及时更新您的联系信息
- 不冒充他人或虚假陈述

When submitting inquiries or applications through this website, you agree to:

- Provide true and accurate personal information
- Keep your contact information up to date
- Not impersonate others or make false representations

6. 知识产权 / Intellectual Property

6.1 网站内容 / Website Content

本网站的所有内容，包括但不限于：

- 文字、图像、图形、标志
- 设计、布局、编排
- 软件和代码

均为 EXP Finance 或其授权方的财产，受版权和其他知识产权法保护。

All content on this website, including but not limited to:

- Text, images, graphics, logos
- Design, layout, compilation
- Software and code

Are property of EXP Finance or its licensors and protected by copyright and other intellectual property laws.

6.2 使用限制 / Usage Restrictions

您可以：

- 浏览和打印网站内容供个人非商业使用
- 分享网站链接到社交媒体

您不得：

- 复制、修改、分发网站内容用于商业目的
- 未经授权使用我们的标志或商标
- 创建衍生作品或镜像网站

You may:

- Browse and print website content for personal non-commercial use
- Share website links on social media

You may not:

- Copy, modify, or distribute website content for commercial purposes
- Use our logos or trademarks without authorization
- Create derivative works or mirror websites

7. 隐私和数据保护 / Privacy and Data Protection

7.1 个人信息收集 / Personal Information Collection

我们收集和处理的您的个人信息符合《隐私法 2020》（Privacy Act 2020）。详情请参阅我们的[隐私政策](./Privacy Policy.pdf)。

We collect and process your personal information in compliance with the Privacy Act 2020. Please see our [Privacy Policy](./Privacy Policy.pdf) for details.

7.2 Cookie 使用 / Cookie Usage

本网站使用 Cookie 来改善用户体验和分析网站流量。继续使用本网站即表示您同意我们使用 Cookie。

This website uses cookies to improve user experience and analyze website traffic. Continued use of this website indicates your consent to our use of cookies.

8. 第三方链接 / Third-Party Links

本网站可能包含指向第三方网站的链接：

- 这些链接仅为方便用户提供
- 我们不对第三方网站的内容或隐私政策负责
- 访问第三方网站的风险由您自行承担

This website may contain links to third-party websites:

- These links are provided for user convenience only
 - We are not responsible for third-party content or privacy policies
 - You access third-party websites at your own risk
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9. 责任限制 / Limitation of Liability

9.1 网站可用性 / Website Availability

我们努力确保网站持续可用，但不保证：

- 网站不会中断或无错误
- 网站内容始终最新和准确
- 网站免受病毒或其他有害组件的侵害

We strive to keep the website available but do not guarantee:

- Uninterrupted or error-free operation
- Content is always current and accurate
- Freedom from viruses or other harmful components

9.2 损害赔偿限制 / Limitation of Damages

在法律允许的最大范围内，EXP Finance 不对以下情况承担责任：

- 因使用或无法使用本网站而导致的任何直接、间接、附带、特殊或后果性损害
- 数据丢失、利润损失或业务中断
- 基于本网站信息做出的决策

To the maximum extent permitted by law, EXP Finance is not liable for:

- Any direct, indirect, incidental, special or consequential damages arising from use or inability to use this website
- Loss of data, profits or business interruption
- Decisions made based on website information

9.3 新西兰消费者权益 / New Zealand Consumer Rights

本条款不影响您在《消费者权益保障法 1993》(Consumer Guarantees Act 1993) 和《公平交易法 1986》(Fair Trading Act 1986) 下的法定权利。

These terms do not affect your statutory rights under the Consumer Guarantees Act 1993 and Fair Trading Act 1986.

10. 投诉和争议解决 / Complaints and Dispute Resolution

10.1 内部投诉流程 / Internal Complaints Process

如果您对我们的服务有任何投诉：

1. 联系我们 / Contact Us:

- 邮箱: hello@expfin.co.nz
- 电话: 022 314 5326
- 地址: Level 3 B:HIVE, 72-74 Taharoto Road, Takapuna, Auckland 0622

2. 我们的处理 / Our Response:

- 我们将在5个工作日内确认收到您的投诉
- 我们将在20个工作日内调查并回复
- 如需更多时间，我们会告知您

If you have any complaints about our services:

1. Contact Us:

- Email: hello@expfin.co.nz
- Phone: 022 314 5326
- Address: Level 3 B:HIVE, 72-74 Taharoto Road, Takapuna, Auckland 0622

2. Our Response:

- We will acknowledge receipt within 5 business days
- We will investigate and respond within 20 business days
- We will inform you if more time is needed

10.2 外部争议解决 / External Dispute Resolution

如果您对我们的回复不满意，您可以联系：

Financial Services Complaints Limited (FSCL)

- 网站: www.fscl.org.nz
- 电话: 0800 347 257
- 邮箱: complaints@fscl.org.nz
- 地址: Level 4, 101 Lambton Quay, Wellington 6011

If you are not satisfied with our response, you may contact:

Financial Services Complaints Limited (FSCL)

- Website: www.fscl.org.nz
- Phone: 0800 347 257
- Email: complaints@fscl.org.nz
- Address: Level 4, 101 Lambton Quay, Wellington 6011

11. 条款修改 / Modification of Terms

我们保留随时修改这些条款的权利：

- 修改后的条款将在网站上公布

- 继续使用网站即表示接受新条款
- 重大变更将通过电子邮件或网站公告通知

We reserve the right to modify these terms at any time:

- Modified terms will be posted on the website
- Continued use indicates acceptance of new terms
- Material changes will be notified via email or website notice

12. 适用法律和管辖权 / Governing Law and Jurisdiction

这些条款受新西兰法律管辖并依其解释。因这些条款引起的任何争议应提交新西兰法院管辖。

These terms are governed by and construed in accordance with New Zealand law. Any disputes arising from these terms shall be subject to the jurisdiction of New Zealand courts.

13. 联系我们 / Contact Us

如果您对这些条款有任何疑问，请联系我们：

If you have any questions about these terms, please contact us:

EXP Finance (速捷信贷)

Level 3 B:HIVE, 72-74 Taharoto Road, Takapuna, Auckland 0622, New Zealand

Email: hello@expfin.co.nz

Phone: 022 314 5326

FSPR: 761111

14. 条款有效性 / Severability

如果这些条款的任何部分被认定为无效或不可执行，其余部分将继续有效。

If any provision of these terms is found to be invalid or unenforceable, the remaining provisions shall remain in effect.

最后更新 / **Last Updated:** 2024年11月17日 / November 17, 2024

版本 / **Version:** 1.0

重要提醒 / Important Reminders

- ☒ 在使用本网站服务前，请仔细阅读本条款
- ☒ **Please read these terms carefully before using our services**
- ☒ 如有疑问，请联系我们获取说明
- ☒ **Contact us if you have any questions**

☒ 本条款与隐私政策和公开披露文件共同构成我们的服务协议

☒ **These terms, together with our Privacy Policy and Disclosure Guide, form our service agreement**
