



Terms And Conditions

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TikTok Terms and Conditions

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Use of the Site

You represent, warrant, and agree that no materials of any kind submitted through your account or otherwise posted or shared by you through the Services will violate or infringe upon the rights of any third party, including copyright, trademark, patent, trade secret, moral right, privacy, publicity, or other personal or proprietary rights, or contain libellous, defamatory, or otherwise unlawful material. Additionally, you agree not to harvest or collect email addresses or other contact information of Users from the Services or the Site by electronic or other means for the purposes of sending unsolicited emails or other unsolicited communications. Furthermore, you agree not to use automated scripts to collect information from the Services or the Site or for any other purpose. You also agree that you

may not use the Site or the Services in any unlawful manner or in any other manner that could damage, disable, overburden, or impair the Site.

You also agree not to use the Site or the Services for any of the following purposes:

- Keyword spamming or attempting to manipulate natural search results.
- Threatening, stalking, defrauding, inciting, harassing, or advocating the harassment of another person, or otherwise interfering with another User's use of the Site or the Services.
- Soliciting personal information from minors or harming or threatening to cause harm to minors.
- Submitting or transmitting spam, chain letters, contests, junk email, pyramid schemes, surveys, or other mass messaging, whether commercial in nature or not.
- Using the Site or the Services for promotional or commercial purposes, except as expressly allowed in writing by Maxitech USA.
- Promoting any form of bigotry or discrimination against any person, especially a person in any protected classes
- Submitting or transmitting pornography or illegal content.
- Using the Site or the Services in violation of the Terms or any applicable law.

You also agree that you will NOT perform any of the following acts in relation to your use of the Site or the Services:

- Except as expressly requested by Maxitech USA, upload, post, transmit, share, store, or otherwise make publicly available on the Site any private information of any third party, including, without limitation, addresses, phone numbers, email addresses, Social Security numbers, and credit card numbers.
- Record, process, or mine information about other Users.
- Use the Site or any Site Content to transmit any computer viruses.
- Reverse engineer any portion of the Site or the Services.
- Take any action that imposes, or may impose in Maxitech USA's sole discretion, an unreasonable or disproportionately large load on Maxitech USA's technology infrastructure.
- Remove or modify any copyright, trademark, or other proprietary rights notice on the Site or on any materials printed or copied from the Site.
- Use any robot, spider, site search/retrieval application, or other automated device, process, or means to access, retrieve, scrape, or index the Site or any Site Content.
- Access, retrieve, or index the Site for purposes of constructing or populating a searchable database of business reviews.
- Reformat or frame any portion of the Site.
- Modify, adapt, appropriate, reproduce, distribute, translate, create derivative works or adaptations of, publicly display, sell, trade, or in any way exploit the Site or Site Content (other than your Content), except as expressly authorized by Maxitech USA in writing.
- Attempt to gain unauthorized access to the Site, User accounts, computer systems, or networks connected to the Site through hacking, password mining, or any other means.
- Use the Site to violate the security of any computer network, break passwords, or security encryption codes.

- Use any device, software, or routine that interferes with the proper working of the Site or otherwise attempt to interfere with the proper working of the Site.
- Disrupt or interfere with the security of, or otherwise cause harm to, the Site or Site Content.
- Remove, circumvent, disable, damage, or otherwise interfere with any security-related features of the Site, features that prevent or restrict the use or copying of Site Content, or features that enforce limitations on the use of the Site.
- Impersonate any person or entity, or falsely state or otherwise misrepresent yourself, your age, or your affiliation with any person or entity.

The restrictions above apply to the extent permitted by law. However, you agree not to act against them (even if allowed by law) without giving 30 days' prior written notice to customerservice@tiktokloans.com, including any required information for us to consider alternative remedies or accommodations at our discretion.

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Consent to be Contacted

By providing your contact info, you authorize us or our agents to contact you via telephone, email, SMS, or mail, even if on "Do Not Call Lists". We may contact you regarding your application, loan servicing, payments, collections, and related issues. Submitting info or applying for a Service means consenting to be contacted via written notices, emails, texts, or calls. You consent to prerecorded/automated calls at any number we have for you, including mobile numbers, potentially resulting in charges. We may also contact others for updated info. You further consent to third-party contact on our behalf.

By opting in to receive SMS communications from TikTok Loans ("we," "us," or "our"), you agree to the following terms and conditions: Program Description: you may receive text

messages from TikTok Loans regarding the following: status updates, billing notification, delivery updates when applicable, or other matters pertaining strictly to our services.

- **Consent to Receive SMS-** By providing your mobile phone number, you consent to receive SMS messages from TikTok Loans related to order updates or customer service inquiries. Message frequency may vary based on your interactions with us.
- **Message and Data Rates-** Standard message and data rates may apply depending on your mobile carrier and plan. You are responsible for any charges incurred for receiving SMS messages
- **Opting Out-**You may opt out of receiving SMS messages at any time by replying with "STOP" to any SMS message you receive from us. After opting out, you will receive a confirmation message, and we will cease sending SMS messages to your number. Please note that opting out may affect your ability to receive certain types of communications.
- **Help and Support-** If you need assistance or have questions about our SMS service, reply with "HELP" to any SMS message you receive, or contact our customer support team at customerservices@tiktokloans.com.
- **Privacy-** Your mobile phone number and other personal information will be handled in accordance with our Privacy Policy, available at [Privacy Policy](#). We do not sell or share your phone number with third parties except as required by law.
- **Changes to Terms-** We may update these terms and conditions from time to time. Any changes will be effective when we send a new SMS message or update our terms on our website. Your continued use of the SMS service constitutes acceptance of the revised terms.
- **Liability-** TikTok Loans is not responsible for any delays or failures in the delivery of SMS messages due to issues with your mobile carrier or other technical problems. By opting in, you acknowledge that you have read, understood, and agree to these terms and conditions.

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Indemnification

You agree to indemnify and hold Maxitech USA harmless from any damages, liabilities, actions, suits, claims, losses, costs, and expenses, including attorneys' fees, arising from (i) your use of the Site or its content, (ii) any denial or refusal by Maxitech USA regarding loan applications or account funding, (iii) your violation of these Terms of Use, (iv) any feedback you provide to Maxitech USA, or (v) your violation of any third-party rights..

Website Security

Every endeavour is made to protect your personal information however, we cannot guarantee that personal information will not be intercepted or decrypted by others. We accept no responsibility for such interception or decryption.

GOVERNING LAW

The loan agreement and Credit Access Business Agreement will be governed by the applicable laws of Texas. Questions or complaints should be directed to [your state's regulatory agency](#).

An advance of money obtained through a payday or instalment loan is not intended to meet long-term financial needs. A payday or instalment loan should only be used to meet immediate short-term cash needs. Refinancing the loan rather than paying the debt in full when due will require the payment of additional charges.

Maxitech USA LLC d/b/a TikTok Loans, is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the business, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 Lamar Blvd., Austin, TX 78705 [\(800\) 538-1579](tel:(800)538-1579). Fax: [\(512\) 936-7610](tel:(512)936-7610). Website: occc.texas.gov
Email: consumer.complaints@occc.texas.gov

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[Ph: 1 \(800\) 941-8575](#)

Online Disclosures

High-interest loans should not be used as a long-term financial solution and only for short-term financial needs. Customer with credit difficulties should seek credit counselling before entering into any loan transaction.

Not all applications are approved and are subject to verification criteria.

validate your card, or you do not opt into this service, Loan funds will be sent via ACH deposit. Loans approved before 11:30am on a business day will usually be funded on the same day, otherwise funds will be deposited by the next business day. Funding cut-off times are subject to change. The date and time funds are made available to you by your bank are subject to your bank's policies. Funds will be sent via ACH deposit. Loans approved before 11:30am on a business day will usually be funded on the same day, otherwise funds will be deposited by the next business day. Funding cut-off times are subject to change. The date and time funds are made available to you by your bank are subject to your bank's policies.

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Texas. All loans for which TikTok Loans acts as a CSO/CAB are funded by an unaffiliated third-party lender, G4 Finance LLC, and serviced by TikTok Loans.