

TERMS OF USE

Last Updated: 2026.02

These Terms of Use (“Terms”) govern your access to and use of this website and any related online services, applications, or features (collectively, the “Website”). Please read these Terms carefully before accessing or using the Website.

By accessing, browsing, or using this Website beyond the homepage, you acknowledge that you have read, understood, and agree to be bound by these Terms, whether or not you submit information, complete an application, or enter into any transaction with AZUZA LLC (“Company,” “we,” “us,” or “our”). If you do not agree to these Terms, you must immediately discontinue use of the Website.

As used herein, “you” means the individual accessing the Website and, if applicable, any entity on whose behalf the Website is accessed.

1. Company Information

This Website is owned and operated by:

AZUZA LLC, 2975 S Rainbow Blvd., Suite E6, Las Vegas, NV 89146

2. No Offer or Commitment to Lend

The Website is provided for general informational purposes only. Nothing on this Website constitutes:

- an offer to lend,
- a loan commitment,
- a credit decision,
- a guarantee of financing terms, or
- a solicitation where prohibited by law.

All products and services are subject to eligibility requirements, underwriting standards, regulatory restrictions, and final approval. Availability of products and services varies by jurisdiction.

3. Eligibility and Access

You represent and warrant that:

- You are at least eighteen (18) years of age;

- You have legal capacity to enter into a binding agreement; and
- Your access and use of the Website complies with all applicable federal, state, and local laws.

We reserve the right, in our sole discretion and without notice, to restrict, suspend, or terminate your access to the Website for any reason.

4. Ownership and Intellectual Property

All content on the Website, including text, graphics, logos, trademarks, service marks, software, and design elements, is owned by or licensed to the Company and is protected by intellectual property laws.

You acquire no ownership rights by accessing or using the Website. You may not copy, modify, reproduce, distribute, display, frame, transmit, or create derivative works from any Website content without the Company's prior written consent.

5. Permitted Use

You may use the Website solely for lawful, personal, and non-commercial purposes consistent with these Terms. Each use of the Website constitutes your reaffirmation of agreement to these Terms.

6. Prohibited Uses

You acknowledge and agree that you are strictly prohibited from using the Website or Services in any manner that, directly or indirectly:

A. Unlawful or Harmful Conduct

- Violates any applicable federal, state, local, or international law, regulation, rule, or ordinance.
- Is unlawful, threatening, violent, abusive, harassing, intimidating, hateful, defamatory, slanderous, libelous, deceptive, fraudulent, tortious, indecent, vulgar, profane, obscene, or otherwise objectionable.
- Promotes, encourages, facilitates, or incites criminal activity or unlawful conduct.
- Harms, exploits, or endangers minors in any way, including transmitting or uploading content that violates child exploitation or child pornography laws.

B. Misrepresentation and Improper Affiliation

- Misrepresents your identity or impersonates any person, business, entity, or IP address (including IP spoofing).
- Suggests or implies an express or implied affiliation, agency, broker, partnership, or endorsement relationship with the Company without the Company's prior written consent.
- Dilutes, tarnishes, or otherwise harms the name, trademarks, reputation, or goodwill of the Company or its affiliates, whether intentionally or unintentionally.

C. Interference and Disruption

- Interferes with, disrupts, or impairs the operation, security, or functionality of the Website or Services.
- Interferes with or induces breach of contractual or employment relationships involving the Company or its personnel.
- Impairs or limits any other user's ability to access or use the Website or Services.

D. Unauthorized Access and Security Violations

- Attempts to gain unauthorized access to the Website, Services, user accounts, databases, systems, networks, or infrastructure.
- Circumvents, disables, or interferes with security features, access controls, or authentication mechanisms.
- Reverse engineers, decompiles, disassembles, or otherwise attempts to derive source code from any software used in the Website or Services.
- Installs, uploads, or executes unauthorized software, scripts, or automated tools.

E. Data, Privacy, and Confidentiality Violations

- Accesses, collects, stores, uses, transmits, or discloses personal information about others without authorization.
- Unlawfully transmits or uploads confidential, proprietary, or trade secret information belonging to the Company or any third party.
- Engages in data scraping, data mining, harvesting, extraction, or similar automated data collection activities.

F. Content-Related Violations

- Uploads, posts, transmits, or otherwise makes available content that is pornographic, sexually explicit, violent, discriminatory, hateful, threatening, abusive, defamatory, harassing, or otherwise objectionable.
- Uploads or transmits viruses, malware, worms, Trojan horses, or other harmful or disruptive code or programs.
- Alters, damages, deletes, or otherwise interferes with any Website content or materials provided by the Company.

G. Commercial Misuse and Intellectual Property Violations

- Uses the Website or Services for unauthorized commercial purposes, including advertising, marketing, solicitation, or promotional activities.
- Copies, reproduces, distributes, sells, resells, sublicenses, creates derivative works from, or otherwise exploits any Website content without the Company's express written consent.
- Uses meta tags, hidden text, or similar techniques incorporating the Company's name, trademarks, or intellectual property without authorization.
- Frames or mirrors any part of the Website or its content without prior written permission.

H. Infrastructure Abuse

- Imposes an unreasonable or disproportionately large load on the Company's infrastructure, including through automated requests, bots, scraping, or mass communications.
- Engages in spam, phishing, spoofing, or other unsolicited or deceptive messaging activities.

I. Sanctions and Jurisdictional Restrictions

- Accesses or uses the Website from any jurisdiction where such access or use is prohibited by law.
- Accesses or uses the Website from any country or region subject to sanctions administered by the U.S. Department of the Treasury's Office of Foreign Assets Control (OFAC).

Otherwise violates these Terms, the Privacy Policy, or any other policies or guidelines issued by the Company.

7. Sanctions and Geographic Restrictions

The Website is not intended for use in jurisdictions where such use would violate applicable laws. You may not access or use the Website from countries or regions subject to U.S. sanctions administered by the Office of Foreign Assets Control (OFAC).

8. Privacy and Data Practices

The Company values your privacy and protects non-public personal information in accordance with applicable federal and state law.

Your use of the Website is governed by the Privacy Policy found under Legal & Policies, which describes how information is collected, used, shared, and safeguarded. By using the Website, you consent to such practices.

9. Third-Party Links

The Website may contain links to third-party websites for convenience. The Company does not control, endorse, or assume responsibility for the content, accuracy, or security of any third-party sites. Accessing such links is at your own risk and governed by the third party's terms.

10. Website Changes and Updates to Terms

The Company may modify the Website or these Terms at any time. Updated Terms become effective immediately upon posting. Continued use of the Website after posting constitutes acceptance of the updated Terms.

11. Submissions and Testimonials

Any information, feedback, testimonials, or materials submitted through the Website become the property of the Company, to the extent permitted by law, and may be used without compensation for lawful business purposes.

12. Disclaimer of Warranties

The Website and Services are provided on an "AS IS" and "AS AVAILABLE" basis. To the fullest extent permitted by law, the Company disclaims all warranties, express or implied, including warranties of merchantability, fitness for a particular purpose, accuracy, and non-infringement.

We do not guarantee uninterrupted or error-free operation.

13. Limitation of Liability

To the maximum extent permitted by law, the Company shall not be liable for any indirect, incidental, consequential, special, or punitive damages arising from your use of or inability to use the Website, even if advised of the possibility of such damages.

Nothing herein limits liability that cannot be excluded under applicable law.

14. Indemnification

You agree to indemnify and hold harmless the Company and its officers, employees, and agents from any claims, losses, damages, or expenses arising from your violation of these Terms or misuse of the Website.

15. Governing Law and Venue

These Terms are governed by the laws of the State of California, without regard to conflict-of-law principles. Any legal action arising from these Terms or your use of the Website shall be brought exclusively in state or federal courts located in California.

16. Severability

If any provision of these Terms is held unenforceable, the remaining provisions shall remain in full force and effect.

17. Reservation of Rights

All rights not expressly granted herein are reserved by the Company.

18. Contact Information

For questions regarding these Terms, please refer to the Contact Us section of the Website.