

Welcome to **New Vision Funding**, a website providing loan services for businesses and individuals. These terms and conditions ("Terms") govern your use of our website and services, so please read them carefully before using our site. By using our website or applying for a loan through our site, you agree to be bound by these Terms. If you do not agree to these Terms, you should not use our website or apply for a loan through our site.

## Eligibility

This provision sets forth the eligibility requirements for using our website and applying for a loan. By using our website or applying for a loan through our site, you represent and warrant that you are at least 18 years of age and that you have the legal capacity to enter into these Terms. If you are accessing our website or applying for a loan on behalf of a company or other legal entity, you represent and warrant that you have the authority to bind such entity to these Terms. If you do not meet these eligibility requirements, you may not use our website or apply for a loan through our site. We reserve the right to refuse service, terminate accounts, or cancel loan applications in our sole discretion, with or without cause, and without notice.

## Loan Application

To apply for a loan through our site, you must provide us with accurate and complete information about yourself and your business (if applicable). You agree to promptly update your information if it changes. By submitting a loan application through our site, you authorize us to conduct any necessary credit checks and verify the accuracy of your information.

## Loan Approval and Terms

Loan approval and the terms of any loan are subject to our sole discretion. We reserve the right to deny any loan application for any reason, and we may change the terms of any loan at any time without prior notice. By submitting a loan application through our site, you agree to the terms of any loan that we may offer to you.

## Fees and Interest Rates

This provision sets forth the fees and interest rates associated with our loans. We may charge fees and interest rates on loans as set forth in your loan agreement. By accepting a loan from us, you agree to pay all applicable fees and interest rates as set forth in your loan agreement. The fees and interest rates associated with our loans may vary depending on factors such as the type of loan, the amount of the loan, and the duration of the loan. We reserve the right to change the fees and interest rates associated with our loans at any time, with or without notice to you. If you do not agree to pay the fees and interest rates associated with your loan, you may not accept the loan. Additionally, if you fail to pay the fees and interest rates associated with your loan, you may be subject to penalties, late fees, and/or other charges, as set forth in your loan agreement.

## Use of Funds

This provision outlines the permissible uses of the loan funds that we provide to you. You may use the loan funds for any lawful purpose consistent with the terms of your loan agreement. This means that you can use the loan proceeds for any purpose that is not prohibited by law or by the terms of your loan agreement. Some permissible uses of the loan funds may include paying for business expenses, purchasing inventory, paying off existing debt, or expanding your business. However, you may not use the loan funds for any unlawful purpose or for any purpose that is not consistent with the terms of your loan agreement.

Additionally, if you use the loan funds for a purpose that is not consistent with the terms of your loan agreement, you may be in breach of your loan agreement and subject to penalties, late fees, and/or other charges, as set forth in your loan agreement. It is important to carefully review and understand the permissible uses of the loan funds as set forth in your loan agreement, and to use the funds only for lawful purposes consistent with the terms of the agreement.

## Termination

We may terminate your access to our website or our loan services at any time without notice, for any reason or no reason. You may terminate your use of our site at any time by discontinuing your use of our site.

## Disclaimer of Warranties & Intellectual Property

Our website and all content and materials on our site are the property of New Vision Funding and/or its licensors and are protected by copyright, trademark, and other intellectual property laws. You may not use our website or its contents for any commercial purpose without our prior written consent.

Our website and loan services are provided on an "as is" and "as available" basis without warranties of any kind, either express or implied. We make no warranties, express or implied, regarding the accuracy, reliability, or completeness of any information on our website or regarding the availability or quality of our loan services.

## Limitation of Liability

To the maximum extent permitted by law, we shall not be liable for any damages whatsoever arising out of or in connection with your use of our website or our loan services, whether or not such damages are foreseeable or whether we have been advised of the possibility of such damages.

## Indemnification

You agree to indemnify and hold us harmless from any and all claims, damages, losses, liabilities, costs, and expenses (including attorneys' fees) arising out of or in connection with your use of our website or our loan services or your breach of these Terms.

## Governing Law and Jurisdiction

These Terms shall be governed by and construed in accordance with the laws of New York, USA. Any legal action or proceeding arising out of or in connection with these Terms or your use of our website or our loan services shall be brought exclusively to the courts located in New York, USA, and you consent to the jurisdiction of such courts.

## Disclaimer of Warranties

We make no representations or warranties of any kind, express or implied, as to the operation of our website or the information, content, materials, or products included on our website. You expressly agree that your use of our website is at your sole risk. We do not warrant that the information on our website is accurate, complete, or current. We disclaim all warranties, express or implied, including, but not limited to, implied warranties of merchantability and fitness for a particular purpose.

## Entire Agreement

These terms and conditions constitute the entire agreement between you and us regarding the use of our website and supersede all prior agreements and understandings, whether written or oral, relating to the use of our website.

## Contact Information

If you have any questions or concerns about these terms and conditions or our website, please [contact us](#) . By using our website, you agree to these terms and conditions. If you do not agree to these terms and conditions, you should not use our website. We reserve the right to modify these terms and conditions at any time, so please review them periodically for changes.