

Terms of Use

Platform usage conditions, user obligations, and legal limitations for ZeroMargin.loans.

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March 21, 2026	1.0.0	ZM-TOU-001

1.0 Acceptance of Terms

1.1 Agreement to These Terms

By accessing or using ZeroMargin.loans, you agree to be bound by these Terms of Use and any additional policies or notices referenced within the website. If you do not agree to these Terms of Use, you should not access or use the website.

1.2 Eligibility and Permitted Use

You may use the website only in compliance with applicable law and only for lawful, informational, and internal business or personal evaluation purposes.

You are responsible for ensuring that your use of the website is permitted in your jurisdiction and consistent with any obligations applicable to you.

2.0 Nature of the Platform

2.1 Informational Purpose Only

ZeroMargin.loans provides informational, educational, analytical, and research-oriented content concerning liquidity alternatives, financing comparisons, and related market concepts.

Website content is intended to support general understanding and should not be relied upon as a substitute for individualized professional advice.

2.2 No Brokerage or Advisory Relationship

Use of the website does not create a brokerage, investment advisory, fiduciary, legal, tax, accounting, lending, or other professional-client relationship between you and ZeroMargin.loans unless expressly stated in a separate written agreement.

Such a relationship exists only if separately and expressly documented by authorized parties.

3.0 Use of the Website

3.1 Permitted Conduct

You may view, download, and use website materials for legitimate informational purposes, internal analysis, and evaluation of the topics described on the website.

This use remains subject to these Terms of Use and any applicable restrictions described in the content.

3.2 Prohibited Conduct

You may not misuse the website, interfere with its operation, attempt unauthorized access, introduce malicious code, use the website to violate law, scrape or harvest content in a prohibited manner, misrepresent your identity, or use the website in a way that could harm ZeroMargin.loans, its users, or third parties.

3.3 Reliance on Content

You acknowledge that website content may be incomplete, generalized, delayed, or based on assumptions. You are solely responsible for evaluating the accuracy, completeness, and relevance of any information before acting on it.

4.0 Intellectual Property

4.1 Ownership of Site Content

All content on the website, including text, design, graphics, research materials, layouts, branding, software elements, and compiled materials, is owned by ZeroMargin.loans or its licensors and is protected by applicable intellectual property, copyright, trademark, and other laws.

4.2 Limited License

Subject to these Terms of Use, ZeroMargin.loans grants you a limited, non-exclusive, non-transferable, revocable license to access and use the website for its intended informational purpose.

5.0 **Third-Party Content and Links**

5.1 **External Sites**

The website may contain links to third-party websites, tools, or materials provided for convenience only. ZeroMargin.loans does not control and is not responsible for the availability, accuracy, content, practices, or policies of external sites.

5.2 **Third-Party Tools and Data**

Certain website content may rely on third-party data, calculators, infrastructure, analytics tools, or embedded services. We do not guarantee the accuracy, completeness, or continued availability of third-party materials.

ZeroMargin.loans disclaims responsibility for third-party errors, outages, or changes.

6.0 Disclaimers and Limitation of Liability

6.1 No Warranty

The website and all content are provided on an as is and as available basis, without warranties of any kind, whether express or implied, to the fullest extent permitted by law.

ZeroMargin.loans disclaims, to the fullest extent permitted by law, any warranties of accuracy, non-infringement, merchantability, fitness for a particular purpose, availability, or uninterrupted access.

6.2 Limitation of Liability

To the fullest extent permitted by law, ZeroMargin.loans and its affiliates, officers, directors, employees, contractors, licensors, and service providers shall not be liable for any direct, indirect, incidental, consequential, special, exemplary, punitive, or similar damages arising out of or relating to your use of, or inability to use, the website or reliance on its content.

Where applicable law does not allow certain limitations, liability shall be limited to the maximum extent permitted by law.

7.0 Governing Law and Dispute Resolution

7.1 Venue

These Terms of Use and any dispute relating to the website should be governed by the laws and forum selected in the final legal implementation of the platform.

7.2 Updates to These Terms

ZeroMargin.loans may modify these Terms of Use from time to time. Continued use of the website after updated Terms of Use become effective constitutes acceptance of the revised terms, to the extent permitted by law.

8.0 Contact Information

8.1 Legal Notices

Questions regarding these Terms of Use or requests concerning legal notices should be directed to the contact address designated by ZeroMargin.loans for legal matters.

This section is currently a placeholder until production contact details are finalized.