

ACCEPTABLE USE POLICY

The effective date of the following Acceptable Use Policy is

March 5th, 2026

1. Introduction

1.1 This acceptable use policy and the LoanWell Acceptable Use Policy set forth at <https://loanwell.com/acceptable-use-policy> (collectively, the “**Policy**”) sets out the rules governing:

(a) the use of the website at LoanWell.com, applicable subdomains at LoanWell.com, any successor website, and the services available on that website or any successor website (the “**Services**”); and

(b) the transmission, storage and processing of content by you, or by any person on your behalf, using the Services (“**Content**”).

1.2 References in this Policy to “you” are to any customer for the Services and any individual user of the Services (and “your” should be construed accordingly); and references in this Policy to “us” are to LoanWell, Inc., formerly doing business as LoanWell, LLC (and “we” and “our” should be construed accordingly).

1.3 By using the Services, you agree to the rules set out in this Policy.

1.4 We will ask for your express agreement to the terms of this Policy before you upload or submit any Content or otherwise use the Services.

1.5 You must be at least 18 years of age to use the Services; and by using the Services, you warrant and represent to us that you are at least 18 years of age.

2. General usage rules

2.1 You must not use the Services in any way that causes, or may cause, damage to the Services or impairment of the availability or accessibility of the Services.

2.2 You must not use the Services:

(a) in any way that is unlawful, illegal, fraudulent, deceptive or harmful; or

(b) in connection with any unlawful, illegal, fraudulent, deceptive or harmful purpose or activity.

2.3 You must ensure that all Content complies with the provisions of this Policy.

3. Unlawful Content

3.1 Content must not be illegal or unlawful, must not infringe any person’s legal rights, and must not be capable of giving rise to legal action against any person (in each case in any jurisdiction and

under any applicable law).

3.2 Content, and the use of Content by us in any manner licensed or otherwise authorized by you, must not:

- (a) be libelous or maliciously false;
- (b) be obscene or indecent;
- (c) infringe any copyright, moral right, database right, trade mark right, design right, right in passing off, or other intellectual property right;
- (d) infringe any right of confidence, right of privacy or right under data protection legislation;
- (e) constitute negligent advice or contain any negligent statement;
- (f) constitute an incitement to commit a crime, instructions for the commission of a crime or the promotion of criminal activity;
- (g) be in contempt of any court, or in breach of any court order;
- (h) constitute a breach of racial or religious hatred or discrimination legislation;
- (i) be blasphemous;
- (j) constitute a breach of official secrets legislation; or
- (k) constitute a breach of any contractual obligation owed to any person.

3.3 You must ensure that Content is not and has never been the subject of any threatened or actual legal proceedings or other similar complaint.

4. Graphic material

4.1 Content must be appropriate for all persons who have access to or are likely to access the Content in question, and in particular for children over 12 years of age.

4.2 Content must not depict violence in an explicit, graphic or gratuitous manner.

4.3 Content must not be pornographic or sexually explicit.

5. Factual accuracy

5.1 Content must not be untrue, false, inaccurate or misleading.

5.2 Statements of fact contained in Content and relating to persons (legal or natural) must be true; and statements of opinion contained in Content and relating to persons (legal or natural) must be reasonable, be honestly held and indicate the basis of the opinion.

6. Negligent advice

6.1 Content must not consist of or contain any legal, financial, investment, taxation, accountancy, medical or other professional advice, and you must not use the Services to provide any

legal, financial, investment, taxation, accountancy, medical or other professional advisory services.

6.2 Content must not consist of or contain any advice, instructions or other information that may be acted upon and could, if acted upon, cause death, illness or personal injury, damage to property, or any other loss or damage.

7. Etiquette

7.1 Content must be appropriate, civil and tasteful, and accord with generally accepted standards of etiquette and behavior on the internet.

7.2 Content must not be offensive, deceptive, threatening, abusive, harassing, menacing, hateful, discriminatory or inflammatory.

7.3 Content must not be liable to cause annoyance, inconvenience or needless anxiety.

7.4 You must not use the Services to send any hostile communication or any communication intended to insult, including such communications directed at a particular person or group of people.

7.5 You must not use the Services for the purpose of deliberately upsetting or offending others.

7.6 You must not unnecessarily flood the Services with material relating to a particular subject or subject area, whether alone or in conjunction with others.

7.7 You must ensure that Content does not duplicate other content available through the Services.

7.8 You must ensure that Content is appropriately categorized.

7.9 You should use appropriate and informative titles for all Content.

7.10 You must at all times be courteous and polite to other users of the Services.

8. Marketing and spam

8.1 You must not without our written permission use the Services for any purpose relating to the marketing, advertising, promotion, sale or supply of any product, service or commercial offering.

8.2 Content must not constitute or contain spam, and you must not use the Services to store or transmit spam - which for these purposes shall include all unlawful marketing communications and unsolicited commercial communications.

8.3 You must not send any spam or other marketing communications to any person using any email address or other contact details made available through the Services or that you find using the Services.

8.4 You must not use the Services to promote, host or operate any chain letters, Ponzi schemes, pyramid schemes, matrix programs, multi-level marketing schemes, "get rich quick" schemes or similar letters, schemes or programs.

8.5 You must not use the Services in any way which is liable to result in the blacklisting of any of our IP addresses.

9. Regulated businesses

9.1 You must not use the Services for any purpose relating to gambling, gaming, betting, lotteries, sweepstakes, prize competitions or any gambling-related activity.

9.2 You must not use the Services for any purpose relating to the offering for sale, sale or distribution of drugs or pharmaceuticals.

9.3 You must not use the Services for any purpose relating to the offering for sale, sale or distribution of knives, guns or other weapons.

10. Monitoring

10.1 You acknowledge that we may actively monitor the Content and the use of the Services.

11. Data mining

11.1 You must not conduct any systematic or automated data scraping, data mining, data extraction or data harvesting, or other systematic or automated data collection activity, by means of or in relation to the Services.

12. Hyperlinks

12.1 You must not link to any material using or by means of the Services that would, if it were made available through the Services, breach the provisions of this Policy.

13. Harmful software

13.1 The Content must not contain or consist of, and you must not promote, distribute or execute by means of the Services, any viruses, worms, Trojan horses, time bombs, cancelbots, spyware, adware or other harmful or malicious software, programs, routines, applications or technologies.

13.2 The Content must not contain or consist of, and you must not promote, distribute or execute by means of the Services, any software, programs, routines, applications or technologies that will or may have a material negative effect upon the performance of a computer or introduce material security risks to a computer.

14. Security

14.1 You must not access or use the Services without permission, including attempting to probe, scan, or test the vulnerability of the Services or to breach any security or authentication measures used by the Services.

14.2 You must not monitor data or traffic on the Services without permission.

14.3 You must not forge TCP-IP packet headers, e-mail headers, or any part of a message describing its origin or route. The legitimate use of aliases and anonymous remailers is not prohibited by this provision.

15. Network Abuse

15.1 You may not make network connections to any users, hosts, or networks unless you have permission to communicate with them. Prohibited activities include:

- (a) Monitoring or crawling of the Services that impairs or disrupts the Services;
- (b) Inundating a target with communications requests so the target either cannot respond to legitimate traffic or responds so slowly that it becomes ineffective;
- (c) Interfering with the proper functioning of any Services, including any deliberate attempt to overload the Services by mail bombing, news bombing, broadcast attacks, or flooding techniques;
- (d) Operating network services like open proxies, open mail relays, or open recursive domain name servers; and
- (e) Using manual or electronic means to avoid any use limitations placed on the Services, such as access and storage restrictions.

16. Artificial Intelligence-powered Tools

16.1 In addition to the general restrictions above, with respect to the AI Suite, Customer shall not, and shall not permit any Authorized User to:

- (a) **Reverse Engineering:** Attempt to reverse engineer, decompile, or otherwise discover the underlying source code, algorithms, model weights, or proprietary architecture of the AI Suite or any third-party models used therein.
- (b) **Deceptive Content:** Use the AI Suite to generate, promote, or distribute deceptive, fraudulent, or misleading content, including "deepfakes" or any synthetic media intended to impersonate a person or entity without authorization.
- (c) **Competitive Use:** Use the AI Suite or any AI Output to develop, train, or improve any machine learning model or software service that competes with LoanWell's Hosted Services.
- (d) **Misleading Attribution:** Represent that AI-generated output was solely human-generated or otherwise misrepresent the synthetic nature of the content.
- (e) **Automated Extraction (Scraping):** Use any automated means (such as "harvesting" or "scraping") to extract data or outputs from the AI Suite in bulk, outside of the intended user interface or API.
- (f) **Bypassing Safeguards:** Attempt to bypass, circumvent, or "jailbreak" any safety filters, content moderation systems, or usage limits implemented within the AI Suite.
- (g) **Sole Basis:** Use the AI Suite as the sole basis for making consequential decisions regarding an individual's creditworthiness, legal status, or financial eligibility without a final review by a qualified human operator.

(h) **Alternative Use:** Use the AI Suite for any use than that which is intended, including not relying on the AI Suite for regulatory, compliance, legal, medical, or financial advice.

(i) **Third Party Terms:** Customer's use of the AI Suite is subject to the then-current usage policies of our third-party AI providers (including but not limited to OpenAI, Anthropic, and Google). Customer agrees to comply with all such policies as if they were set forth herein.