



These Website Terms of Use (“**Terms**”) govern your access to and use of the O FINANCE SAL (**O Finance**) website (the “**Website**”).

By accessing the Website, you agree to be bound by these Terms.

In these Terms, any reference to “you” or “your” and other wording referring to you is a reference to you as user of O Finance Website; the reference to “we”, “us”, or “our” or other wording referring to us is a reference to us as O Finance.

## About Us

O Finance SAL is a Lebanese financial institution, registered under Commercial Register No. 71506 – Beirut, and licensed as a Financial Institution No. 48 by the Banque du Liban (**BDL**) pursuant to BDL Decision No. 9701 dated 18/09/2007.

**Our registered address is:**

**Address:** Achrafieh 4898, G20 Tower, 7th Floor, Beirut, Lebanon

**Phone:** +961 21 425 823 / +961 21 425 826

**Email:** info@ofinance.com.lb | **Website:** www.ofinance.com.lb

## Scope

These Terms govern only access to and use of the Website and do not govern, amend, replace or override any separate agreement, product terms, financing agreement, application form, disclosure, consent, policy, approval letter, repayment arrangement, or any other contractual documentation issued by O Finance in relation to any product or service. In the event of any inconsistency, such separate documentation shall prevail to the extent of that inconsistency.

O Finance may, to the extent permitted by applicable law, monitor, review, record, retain, and disclose information relating to your access to and use of the Website for security, fraud prevention, compliance, audit, legal, regulatory, operational, evidentiary, or enforcement purposes. Nothing in these Terms limits O Finance’s right to cooperate with regulators, courts, law enforcement authorities, or other competent authorities.

## Eligibility & Acceptable Use

You may use the Website only if you are at least eighteen (18) years old, legally capable of entering into binding obligations, and not prohibited from accessing or using the Website under any applicable law, regulation, sanction, embargo, or restriction.

You shall not, and shall not attempt to

- (a) use the Website for any unlawful, fraudulent, misleading, abusive, defamatory, harmful, or unauthorized purpose;
- (b) access data not intended for you or gain unauthorized access to any account, server, system, database, network, or environment connected to the Website;
- (c) probe, scan, test the vulnerability of, interfere with, disrupt, overload, disable, impair, or compromise the Website or any related infrastructure or security measure;
- (d) introduce any virus, malware, spyware, malicious code, harmful component, or any material that is technologically harmful;
- (e) use any robot, scraper, automated means, data mining tool, or similar process to access, monitor, copy, extract, or reuse any content or data from the Website without O Finance’s prior written consent;
- (f) submit false, inaccurate, incomplete, misleading, impersonated, or unauthorized information, including any third-party information without proper authority;
- (g) copy, reproduce, frame, mirror, republish, upload, post, transmit, distribute, license, sell, exploit, create derivative works from, or otherwise use any part of the Website except as expressly permitted by O Finance in writing. O Finance may refuse, restrict, suspend, or terminate access to the Website, in whole or in part, at any time and without liability, including where required for legal, regulatory, sanctions, compliance, security, fraud prevention, or operational reasons.

O Finance reserves all rights and remedies in respect of any actual or suspected breach of this clause.

## No Offer, No Approval, No Financial Advice

All content on the Website is provided for general information purposes only.

Nothing on the Website constitutes or shall be construed as (i) an offer, solicitation, invitation, recommendation, promise, representation, commitment, or guarantee to grant financing or provide any other product or service; (ii) legal, financial, tax, investment, credit, or other professional advice; or (iii) a guarantee of eligibility, approval, pricing, terms, availability, or outcome.

Submitting a loan application or electronically signing any form does not mean your application has been approved. Any financing or service remains subject at all times to O Finance’s internal assessment, underwriting, credit criteria, risk appetite, compliance checks, fraud checks, KYC / AML requirements, supporting documentation, operational feasibility, internal decision processes and final written approval.

Submission of an inquiry, application, request, document, data, or electronic signature through the Website does not create any contractual relationship, does not bind O Finance, and does not amount to approval, pre-approval, or commitment by O Finance unless and until O Finance expressly confirms the same in writing through its duly authorized channels.

You remain solely responsible for any reliance placed on the Website content and should obtain independent professional advice where required.

## Loan Simulator Disclaimer

Any loan calculator, simulator, illustrative tool, estimate, example, repayment schedule, rate indication, or similar functionality made available on the Website is provided solely for indicative purposes. Such output does not constitute a binding offer or loan approval and shall not be relied upon as the basis for any decision or expectation.

## Third-Party Services & Payment Gateways

The Website may integrate, contain or enable access third-party services, including systems, tools, software, content, advertisements, payment gateways or links to third-party websites or resources.

O Finance does not control, monitor, verify, endorse, approve, or assume responsibility for third-party systems, their availability, or their policies. Access and use of such services is entirely and solely at your own risk and subject to their terms.

O Finance shall not be liable for any loss, damage, delay, unavailability, error, unauthorized access, data issue, payment issue, or other consequence arising out of or in connection with any third-party service, link, system, content, or dependency, including where integrated into or accessible through the Website.

## Intellectual Property

All rights, title, and interest in and to the Website and all content, designs, logos, text, graphics, interface elements, layouts, software, code, databases, tools, trademarks, trade names, service marks and materials are the property of O Finance or its licensors and are protected by intellectual property laws. Unauthorized use is strictly prohibited.

## Availability & Modifications

O Finance may at any time, with or without notice and without liability, modify, update, suspend, withdraw, discontinue, restrict, or terminate all or any part of the Website, its content, functions, features, availability, or access rights, whether generally or in respect of any user, for legal, regulatory, security, fraud prevention, maintenance, business, technical, operational, or any other reason deemed appropriate by O Finance.

O Finance is under no obligation to maintain the Website, any content, any functionality, or any user submission, or to continue making the same available.

## Disclaimer

The Website and all content, materials, information, functionality, tools, and services made available through it are provided on an “as is” and “as available” basis without warranties of any kind, express or implied.

To the fullest extent permitted by applicable law, O Finance disclaims all representations, warranties, and conditions, express, implied, statutory, or otherwise, including any warranty or condition of accuracy, completeness, correctness, reliability, timeliness, availability, merchantability, satisfactory quality, fitness for a particular purpose, title, non-infringement, compatibility, security, or freedom from viruses, malware, or other harmful components.

O Finance does not warrant that the Website will operate uninterrupted, continuously, securely, error-free, or free from delay, omission, defect, cyber incident, or unauthorized interference, or that any defect will be corrected.

You are solely responsible for ensuring that all documents, information, and data submitted through the Website are accurate, complete, current, authorized, and lawfully provided. O Finance shall be entitled to rely on any information submitted through the Website without independent verification and shall have no liability for any consequence of inaccurate, incomplete, forged, misleading, or unauthorized submissions.

## Limitation of Liability

To the maximum extent permitted by law, O Finance, its affiliates, shareholders, directors, officers, employees, agents, contractors, and representatives shall not be liable for any direct or indirect (including incidental, consequential, special, punitive, exemplary, economic, or financial loss, loss of profits, loss of revenue, loss of business, loss of opportunity, loss of goodwill, loss of anticipated savings) damages, loss, cost, expense, liability, claim, or proceeding of any kind arising from:

- Use or inability to use the Website
- Reliance on Website content
- Errors, omission, inaccuracy, outdated information, interruptions, unavailability, delay, system failure, security breaches, or delays
- Third-party systems or links
- Any act or omission by you or any third party; or
- Any decision made or not made based on the Website.

## Indemnification

You agree to indemnify, defend and hold harmless O Finance its affiliates, shareholders, directors, officers, employees, agents, contractors, and representatives from and against any claims, actions, demands, damages, losses, penalties, fines, costs or expenses arising out of or in connection with:

- (i) your breach of these Terms;
- (ii) your access to or use of the Website;
- (iii) any information, data, material, or submission provided by you; or
- (iv) your misuse, abuse, fraud, misconduct, negligence, or unauthorized activity in connection with the Website.

## Force Majeure

O Finance shall not be liable for failure, interruption, defect, unavailability or delay in performing or making available the Website, any part thereof, where such failure, interruption, defect, unavailability, or delay results from any cause beyond O Finance’s reasonable control, including any act of God, natural disasters, system outages, cyber incidents, governmental actions, regulatory restriction, court order, sanctions event, or failure of any third-party service provider strikes, pandemic, epidemic, war, terrorism, civil unrest, riot, utility failure, telecommunications failure, internet outage, hosting failure, system overload, hardware failure, software error, cyberattack, malware event, or any other force majeure events.

## No Waiver

No failure or delay by O Finance in exercising any right, power, or remedy shall operate as a waiver of the same, nor shall any single or partial exercise preclude any further exercise of that or any other right, power, or remedy.

## Severability

If any provision of these Terms is held invalid, illegal, or unenforceable, the remaining provisions shall remain in full force and effect, and the invalid, illegal, or unenforceable provision shall be deemed modified to the minimum extent necessary to make it valid and enforceable while preserving its intent as far as possible.

## Entire Agreement

These Terms, together with any policies expressly incorporated by reference, constitute the entire agreement between you and O Finance in relation to the Website and supersede all prior statements, understandings, and communications relating to the same subject matter

## Governing Law & Jurisdiction

These Terms and any non-contractual obligations arising out of or in connection with them or the Website shall be governed by the laws of the Republic of Lebanon, and any disputes shall fall under the exclusive jurisdiction.