

General terms and conditions

Introduction

CASHX is a web based fintech company which is providing instant and convenient financial solutions for the Sri Lankan citizens through its own web site cashX.lk

Use of our web site and consuming its products and services collaborate your compliance with these terms is a condition and in fact it's determine you are agreeing to these terms & conditions and the terms of our **private policy**.

These term and conditions comprise a legal contract of you and **CASHX** controlling use of our web site and its product and services, to the extent not superseded by the terms and conditions of any contract we enter into with you for Services.

1. Modifications

It may take some modifications and changes or additions to these terms and conditions time to time. You agree that your continued use of the Site or Services following the posting of such changes is your acceptance of such changes. Therefore, you should visit this page periodically to review any changes to the Terms. Those sudden changes will be enforceable with the effect of the date its published or notified to the registered customers who using the web, consuming the products and services.

2. Eligibility.

Sri Lankan citizens who are 20 of age or above the age is eligible for these financial services providing by the cashX.lk and its totally prohibited for outsiders to obtain these services since the web site is accessible for global.

3. Registration: Accountholder Responsibilities

Certain areas of the cashX.lk website are accessible only to registered accountholders. In order to access the registered accountholder only areas of cashx.lk, you will need the username and password you have created. You acknowledge that use of a username and a password is an adequate form of security. You are solely responsible for (1) authorizing, monitoring, controlling access to and maintaining the strict confidentiality of your username and password, (2) not allowing another person to use your username or password, (3) any charges or damages that may be incurred as a result of your neglect to maintain the strict confidentiality of your username and password, and (4) promptly informing cashx in writing of any need to deactivate a username due to security or other concerns. cashx is not liable for any harm related to the theft of usernames or passwords, disclosure of usernames or passwords, or your authorization to allow another person or entity to access and use cashx.lk using your username or password. You must immediately notify cashx of any unauthorized use of your username or password and any breach of confidentiality. Until cashx receives this notification from you, you will be held liable for any harm ensuing from the use of your username on cashx.lk.

4. Privacy data you provided

We collect information you provide to us, as an example when you create or modify your account, register to use our Site, purchase products or services from us, request information from us, contact customer support, or otherwise communicate with us. This information may include: name, home address, email address, home, work, and mobile telephone numbers, bank or other account numbers, date of birth or other national ID numbers, and salary and other financial information.

5. Privacy

Cashx's [Privacy Policy](#) applies to our use of your personal information, and its terms are expressly incorporated by reference. For more information on how we collect, share and protect your personal information, please visit our [Privacy Policy](#).

6. Consent to be Contacted

By submitting your contact information to us, you are expressly consenting to be contacted by us by telephone, email, visit or postal mail and use of your Contact number for personal communication.

We may contact you for application and loan servicing, including without limitation, for matters related to your loan or application, to remind you of upcoming payments, or for collections and other loan-related issues.

By submitting your contact information, registering for an account, applying for a Service or beginning an application for a Service, you are consenting to be contacted by us by written notices, email messages, text messages, telephone or visit of field officers at any email address or mailing address we have for you in our records or from other public and nonpublic databases we may lawfully access, and, in connection with any such telephone calls, you consent to the use prerecorded, artificial voice messages or automatic dialing devices, at any telephone number associated with your account, including mobile telephone numbers that could result in charges to you for matters related to your loan or application, such as reminding you of upcoming payments, collections, and other loan-related issues. Where allowed by law, we also may contact other individuals who may be able to provide updated employment, location and contact information for you.

You hereby further consent that we may utilize third party service and other providers for the purposes of contacting you on our behalf in accordance with the Terms.

You may change your contact preferences by contacting us at hotline : +94 117 562 756 or while logged into your account, by visiting the account home screen or email us @ info@cashx.lk.

7. Intellectual Property

The cashX.lk website, the content, any materials downloaded, and all intellectual property pertaining to or contained on our Site (including but not limited to copyrights, patents, database rights, graphics, designs, text, logos, trade dress, trademarks and service marks) are owned by cashx or third parties; all right, title and interest therein shall remain the property of cashx and/or such third party owner, as applicable. All content is protected by trade dress, copyright, patent and trademark laws, as well as various other intellectual property and unfair competition laws.

You are authorized solely to view and retain a copy of the pages of the site for your own personal, non-commercial use. You may also view and make copies of relevant documents, pages, images or other materials on this Site for the purpose of transacting business with cashx. You agree that you will not duplicate, publish, modify, create derivative works from, participate in the transfer of, post on the World Wide Web, or in any way distribute or exploit this Site, or any portion of the Site for any public or commercial use without the express written consent of cashx. Additionally, you agree that you (a) will not remove or alter any author, trademark or other proprietary notice or legend displayed on this Site (or printed pages produced from this Site), and (b) will not make any other modifications to any documents obtained from this Site other than in connection with completing information required to transact business with cashx.

8. Electronic Signature and Documents

You agree and consent to the use of a key pad, mouse, or other device to select an item, button, icon or similar act/ action while using any electronic service we offer or in accessing or making any transactions regarding any agreement, acknowledgement, consent, terms, disclosures or conditions, constitutes your signature, acceptance, and agreement as if actually signed by you in writing. Further you agree no certification authority or other third party verification is necessary to the validity of your electronic signature and the lack of such certification or third party verification will not in any way affect the enforceability of your signature or the resulting contract between you and cashx. In addition: Any electronic document bearing a user's e-signature will be considered "in writing" and "we-signed". Any user e-signed document shall be deemed to be an "original" document when printed and used in the normal course of business. Absent manifest error, the admissibility, validity, or use of any e-signed electronic document cannot be contested.

9. Advertising

Using the website and accessing its contents express your consent of receiving advertisements from the company and it might process through the resources you provided via mobile calls, emails, text messages etc.

10. Information Collected Through Cookies and Similar Technologies

We and our service providers use cookies, and other technologies to receive and store certain types of information whenever you interact with our Site through your computer, tablet, or mobile device. A cookie is a small file containing a string of characters that is sent to your computer when you visit a website. When you visit the website again, the cookie allows the website to recognize your browser. Cookies may store unique identifiers, user preferences and other information. You can reset your browser to refuse all cookies or to indicate when a cookie is being sent. However, some website features or services may not function properly without cookies. We use cookies to improve the quality of our service, including to store user preferences, track user trends and provide relevant advertising to you.

11. Links (third part links).

This site may contain links to web sites controlled or offered by third parties (non-affiliates of cash express). cashx hereby disclaims liability for, any information, materials, products or services posted or offered at any of the third

party sites linked to this web site. By creating a link to a third party web site, cashx does not endorse or recommend any products or services offered or information contained at that web site, cashx is not liable for any failure of any products or services offered or advertised at those sites. Such third party may have a privacy policy different from that of cashx and the third party website may provide less security than the cashx site.

12. LIMITATION OF LIABILITY

In no event will cashx be liable for any damages, including without limitation direct or indirect, special, incidental, or consequential damages, losses or expenses arising in connection with this site or any linked site or use thereof or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system failure, even if cashx or our representatives, are advised of the possibility of such damages, losses or expenses.

13. Indemnification

You agree to defend, indemnify and hold cashx and its affiliates and its and their directors, officers, employees, agents, contractors, successors or assigns thereof harmless from and against all third party claims, damages and expenses (including reasonable attorneys' fees) against or incurred by us arising out of your breach of these Terms or violation of applicable law, any of your Submissions, your use of or access to the Site, or access by anyone accessing the Site using your account. We reserve the right to assume or participate, at your expense, in the investigation, settlement, and defense of any such action or claim.

14. Terms of termination

This agreement shall commence on the date you use or register your account with cashx.lk. Once you have been approved as a borrower this agreement shall remain valid and binding for the duration of any Loan to which it relates or until this agreement is either superseded according to the agreement of you and company. This agreement can be terminated by you provided that you have no outstanding Loan Commitments in place or any Loan Contracts are outstanding. Notice of termination must be provided in writing to support@cashx.lk

This agreement can be terminated by us at any time if You breach these Terms, the Website Terms of Use, the **Privacy Policy** or are in breach of any regulatory requirements relating to your activity as a borrower on the Platform.

15. Miscellaneous

All rights not expressly granted are reserved to cashx. The headings used in these Terms of Use are intended for convenience only, and shall not affect the construction and interpretation hereof or thereof. A party's failure to insist upon or enforce strict performance of any provision of the Terms of Use shall not be construed as a waiver of such or any future provision or right. If any provision of these Terms of Use is held to be invalid or unenforceable, such determination shall not affect such provision in any other respect or any other provision of these Terms of Use, which shall remain in full force and effect. These Terms of Use and the **Privacy Policy** constitute the entire agreement

and understanding between the parties with respect to the subject matter contained herein and therein and supersedes and replaces any and all prior written or oral agreements related to the subject matter hereof.

16. Governing Law

Use of this site shall be governed by all applicable federal laws of republic of sri lanka.

Contact us for more information's

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