



TERMS & CONDITIONS

ABOUT

'CASHNAYO.COM' is a multi-purpose digital platform.

For LOAN related services, we aim to link people who need money to people with money within 24 hours or less.

Depending on how much money you need, a given collateral and typical reason, we directly sign a LOA (Loan Agreement) and give you money that will be paid back with a calculated monthly interest rate depending on the selected payback date from 1 day up to 6 months or more in case of a business as a collateral.

For business idea or purchase order, no collateral is required. Instead, a win-win revenue share agreement is signed between the two parties.

NOTE: Both Borrower and Lender agree to give and pay money to each other in any currency based on the current exchange rate on the market.

COLLATERALS

We accept all kind of collaterals listed on the platform. In case of job contract as a collateral, we need to check a borrower's contract duration, monthly salary and a guarantor ("a trusted person who agrees to pay your debt in case of a default or a person serving as head of the institution in which you have a contract with").

The guarantor agrees to be liable and pay the Borrowed Amount, including principal and interest, in the event of the Borrower's default. The Guarantor agrees to be personally liable under the terms and obligations of the Borrower in this Agreement.

DEADLINE

In case a borrower exceeds the payment due date or deadline, the lender shall obtain full possession of the Collateral In its entirety and without discount to the amount owed.

DISPUTES

In the event any payment under Agreement is not paid when due, the Borrower agrees to pay, in addition to the principal and interest hereunder, reasonable attorney's fees not exceeding a sum equal to the maximum usury rate in the state of Governing Law of the outstanding balance owing on the Borrowed Amount, plus all other reasonable expenses incurred by Lender in exercising any of its rights and remedies upon default.

More details are found within CashNayo auto-generated LOA (Loan Agreement) when applying.