ZEROMARGIN.LOANS

Terms of Use

Terms governing access to ZeroMargin.loans, including platform use, user submissions, box spread analytics, market data, and legal limitations.

Update of October 3, 2026: Account sign-in, liquidity requests, and file uploads on ZeroMargin.loans are suspended. While suspended, the website does not collect personal information through these features. Information submitted earlier is kept with restricted access and can be deleted on request at info@zeromargin.loans.

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October 18, 2026	1.2.0	ZM-TOU-001

1.0 Acceptance of Terms

1.1 Agreement to These Terms

These Terms of Use govern your access to and use of the ZeroMargin.loans website, tools, content, request flows, and related online services. By accessing or using ZeroMargin.loans, you agree to be bound by these Terms of Use and any policies or notices referenced on the website.

If you do not agree to these Terms of Use, you must not access or use ZeroMargin.loans.

1.2 Changes to the Service

ZeroMargin.loans may change, restrict, suspend, or discontinue all or part of the website or any feature at any time. We may also update these Terms of Use from time to time. Continued use of the website after updated terms become effective constitutes acceptance of the revised terms, to the extent permitted by law.

1.3 Eligibility and Permitted Use

You may use the website only in compliance with applicable law and only for lawful, informational, research, 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, including obligations imposed by an employer, broker, custodian, adviser, exchange, data provider, or regulator.

2.0 Nature of the Platform

2.1 Informational Purpose Only

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

Website content is intended to support general understanding and internal evaluation. It should not be relied upon as a substitute for individualized professional advice or independent review of transaction terms, risks, margin rules, tax treatment, or legal requirements.

2.2 Box Spread Analytics

ZeroMargin.loans focuses on analysis of options-based box spread structures, including modeled funding costs, indicative comparisons, risk considerations, operational constraints, and related educational material.

Any rates, yields, proceeds, costs, tax references, risk notes, availability statements, or modeled outcomes shown on the website are estimates or examples unless expressly stated otherwise. Actual transaction economics may differ because of market prices, liquidity, execution quality, commissions, fees, taxes, margin requirements, assignment or exercise events, broker policies, account approvals, and other factors.

2.3 No Brokerage or Advisory Relationship

Use of the website does not create a brokerage, investment advisory, fiduciary, legal, tax, accounting, lending, credit, or other professional-client relationship between you and ZeroMargin.loans.

ZeroMargin.loans does not provide securities execution, brokerage accounts, lending, custody, tax preparation, legal services, or personalized investment advice through the website unless a separate written agreement expressly states otherwise.

2.4 No Offer or Recommendation

Website content is not an offer, solicitation, recommendation, or instruction to buy, sell, hold, borrow against, pledge, exercise, assign, or enter into any security, option strategy, loan, credit product, or other financial transaction.

Options involve risk and may not be suitable for every investor. You should understand the characteristics and risks of options, review applicable disclosures from your broker and regulators, and consult qualified professionals before making financial, legal, or tax decisions.

3.0 Accounts, Requests, and User Materials

3.1 Account Responsibility

Account, request, and upload features are currently suspended. This section applies to materials submitted earlier and will apply again if these features are reintroduced.

If you create an account, sign in, or submit a liquidity request, you are responsible for maintaining the confidentiality of your account access and for activity conducted through your account.

You agree to provide information that is accurate, current, and complete to the best of your knowledge and to notify ZeroMargin.loans at info@zeromargin.loans if you believe your account or submitted materials have been accessed or used without authorization.

3.2 Submitted Materials

You may choose to provide information, files, notes, portfolio summaries, request details, or other materials through the website. You are responsible for ensuring that you have the right to provide those materials and that they do not contain information you are prohibited from sharing.

You should not submit passwords, full government identification numbers, payment credentials, private keys, or other sensitive information that is not specifically requested by the website.

3.3 License to Process Submissions

You retain ownership of materials you submit. By submitting materials to ZeroMargin.loans, you grant ZeroMargin.loans a limited, non-exclusive, worldwide license to host, copy, process, analyze, display, and use those materials as needed to operate the website, evaluate your request, provide requested outputs, maintain security, comply with law, and improve service reliability.

ZeroMargin.loans is not obligated to accept, retain, review, respond to, or act on any submitted material or request.

4.0 Use of the Website

4.1 Permitted Conduct

You may view, download, print, and use website materials for legitimate informational purposes, internal analysis, and evaluation of the topics described on the website, subject to these Terms of Use and any restrictions described in the content.

4.2 Prohibited Conduct

You may not misuse the website, interfere with its operation, attempt unauthorized access, introduce malicious code, bypass access controls, probe or test systems without permission, use the website to violate law, scrape or harvest content or data in a prohibited manner, misrepresent your identity, share account access, or use the website in a way that could harm ZeroMargin.loans, its users, data providers, service providers, or third parties.

You may not redistribute, resell, commercialize, or externally publish market data, calculated outputs, or other materials from the website except as expressly permitted by ZeroMargin.loans or by the applicable data owner.

4.3 Reliance on Content

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

You should independently verify facts, quotes, rates, market data, tax assumptions, and broker-specific requirements that are important to your decision.

5.0 Market Data and Calculations

5.1 Data Limitations

The website may display or rely on securities prices, options data, rates, volatility measures, model outputs, third-party datasets, manually maintained snapshots, or other financial information. Such information may be delayed, incomplete, inaccurate, unavailable, or subject to provider restrictions.

ZeroMargin.loans does not guarantee the accuracy, completeness, timeliness, availability, or continued availability of any market data, model output, or calculation.

5.2 Calculation Assumptions

Calculations and comparisons may use assumptions about prices, expirations, strikes, commissions, margin treatment, tax treatment, financing alternatives, execution timing, account eligibility, and other variables. Assumptions may be simplified and may not reflect all market conditions or events.

Past results, historical examples, indicative rates, modeled savings, or estimated proceeds are not guarantees of future results.

5.3 Third-Party Data

The website shows reference data from third parties: the Secured Overnight Financing Rate (SOFR) and the Effective Federal Funds Rate (EFFR) from the Federal Reserve Bank of New York; Treasury par yield curve rates from the U.S. Department of the Treasury; consumer credit interest rates from the Federal Reserve Board (G.19); mortgage rates from Freddie Mac's Primary Mortgage Market Survey; home equity line rates as published by U.S. Bank; the Cboe Volatility Index (VIX) via FRED, Federal Reserve Bank of St. Louis; and margin rates as published by the listed brokers on their websites. Each value shows its source and observation date. These are reference figures, not offers of credit.

The SOFR is subject to the Terms of Use posted at newyorkfed.org. The New York Fed is not responsible for publication of the SOFR by Zero Margin, does not sanction or endorse any particular republication, and has no liability for your use.

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6.0 Intellectual Property

6.1 Ownership of Site Content

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

6.2 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.

No right, title, or interest is transferred to you except as expressly stated in these Terms of Use. You may not copy, modify, publish, transmit, distribute, display, create derivative works from, sell, license, or exploit website materials except as expressly permitted by these Terms of Use or by written permission from ZeroMargin.loans.

6.3 Feedback

If you provide ideas, suggestions, corrections, comments, or other feedback, ZeroMargin.loans may use that feedback without restriction or obligation to compensate you, provided that use of feedback remains subject to applicable privacy obligations for personal information.

7.0 Third-Party Content and Links

7.1 External Sites

The website may contain links or references to third-party websites, brokers, exchanges, clearing firms, data providers, tools, articles, regulatory materials, or other resources. These references are provided for convenience and context only.

ZeroMargin.loans does not control and is not responsible for the availability, accuracy, content, practices, policies, products, or services of external sites or third parties. Your use of third-party resources is governed by the applicable third party's terms and policies.

7.2 Third-Party Tools and Data

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

ZeroMargin.loans disclaims responsibility for third-party errors, outages, restrictions, policy changes, or data limitations to the fullest extent permitted by law.

8.0 Disclaimers and Limitation of Liability

8.1 No Warranty

The website and all content, tools, outputs, calculations, request flows, and related services 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, reliability, timeliness, completeness, non-infringement, merchantability, fitness for a particular purpose, availability, compatibility, security, uninterrupted access, error-free operation, or suitability for any financial, tax, legal, investment, lending, or operational purpose.

8.2 Limitation of Liability

To the fullest extent permitted by law, ZeroMargin.loans and its affiliates, officers, directors, employees, contractors, licensors, data providers, 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, inability to use, or reliance on the website or its content.

This limitation applies to claims involving lost profits, trading losses, financing costs, missed opportunities, inaccurate calculations, delayed or unavailable data, account restrictions, tax consequences, business interruption, loss of goodwill, loss of data, unauthorized access, service outages, or other alleged harm, even if ZeroMargin.loans has been advised of the possibility of such damages.

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

9.0 Indemnification and Termination

9.1 Indemnification

To the fullest extent permitted by law, you agree to defend, indemnify, and hold harmless ZeroMargin.loans and its affiliates, officers, directors, employees, contractors, licensors, data providers, and service providers from and against claims, damages, liabilities, losses, costs, and expenses, including reasonable attorneys' fees, arising from or relating to your use of the website, your submitted materials, your violation of these Terms of Use, your violation of applicable law, or your infringement of another person's rights.

9.2 Termination

You may stop using the website at any time. ZeroMargin.loans may suspend, restrict, or terminate your access to all or part of the website at any time, with or without notice, if we believe your use violates these Terms of Use, creates risk, may cause harm, or is otherwise inconsistent with the intended operation of the website.

Provisions that by their nature should survive termination will survive, including provisions relating to intellectual property, submitted materials, disclaimers, limitation of liability, indemnification, dispute handling, and general terms.

10.0 Privacy and Security

10.1 Privacy Notice

Personal information provided through the website is handled as described in the ZeroMargin.loans Privacy Notice. The Privacy Notice is incorporated into these Terms of Use by reference.

10.2 Security Limitations

ZeroMargin.loans uses reasonable operational and technical measures designed to support website security, but no website, transmission, storage system, authentication provider, or third-party service can be guaranteed to be completely secure or continuously available.

11.0 Disputes and Governing Terms

11.1 Dispute Handling

These Terms of Use do not designate a specific governing jurisdiction. Unless a separate written agreement states otherwise, disputes relating to the website will be handled in a court or forum with competent jurisdiction under applicable law.

Nothing in these Terms of Use limits rights or remedies that cannot be limited under applicable law.

11.2 Assignment

You may not assign or transfer your rights or obligations under these Terms of Use without prior written consent from ZeroMargin.loans. ZeroMargin.loans may assign or transfer these Terms of Use in connection with a merger, acquisition, reorganization, sale of assets, change of control, affiliate transfer, or operation of law.

11.3 General Terms

These Terms of Use, together with policies and notices referenced on the website, constitute the agreement between you and ZeroMargin.loans regarding use of the website.

If any provision of these Terms of Use is held unenforceable, that provision will be limited or modified to the minimum extent necessary, and the remaining provisions will remain in effect. Failure to enforce a provision is not a waiver of the right to enforce it later. Section headings are for convenience only and do not limit the meaning of the terms.

12.0 Contact Information

12.1 Legal Notices

Questions regarding these Terms of Use or notices concerning the website should be directed to ZeroMargin.loans at info@zeromargin.loans.

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