

Terms of Use

Pay Day Cash Connect, INC.

Effective Date: April 1, 2025

Welcome to the website of **Pay Day Cash Connect, INC.** (“PDCC”). These Terms of Use (“Terms”) govern your access to and use of our website located at www.payday.cc , including all content, functionality, tools, and services offered.

By accessing or using the Site, you agree to these Terms and our Privacy Policy. If you do not agree, please discontinue use immediately.

1. Eligibility and Legal Use

This Site is intended for individuals who are at least 18 years old and legally able to enter binding contracts under applicable laws. By using the Site, you represent and warrant your legal capacity and eligibility under federal and Florida law, including Chapter 516.

You agree to use the Site lawfully and in compliance with all relevant statutes, including those governing consumer finance lending, interest rates, disclosures, and debt collection.

2. Loan Product Availability

PDCC provides consumer installment loans regulated under Florida Chapter 516. Availability, terms, and eligibility depend on your state of residence and applicable laws. Not all products described on the Site are available in every jurisdiction.

Loan offers are subject to underwriting approval, verification, and compliance with Chapter 516. All final loan terms will be disclosed prior to funding in accordance with Florida’s consumer finance regulations.

3. User Responsibilities

You agree to provide truthful, accurate, and complete information during your use of the Site. Prohibited conduct includes but is not limited to:

- Providing false or misleading information
- Unauthorized access or use of Site systems or accounts

- Transmitting harmful code, viruses, or malware
- Using automated tools or scraping data from the Site
- Interfering with Site performance or security

You are responsible for safeguarding your account credentials. We may suspend or terminate your access for violations or illegal activity.

4. Privacy and Electronic Communications

Your use of the Site is governed by our Privacy Policy, which details collection, use, and protection of your personal data.

By using the Site, you consent to receive electronic communications, including loan disclosures and notices, which satisfy legal writing requirements.

5. Intellectual Property

All content, design, and materials on the Site are owned by PDCC or its licensors and protected by intellectual property laws. You may not copy, reproduce, or distribute content without express permission.

6. Disclaimers and Limitations of Liability

The Site is provided “as is” without warranties of any kind. PDCC disclaims implied warranties including merchantability and fitness for a particular purpose. We do not guarantee uninterrupted or error-free access.

To the extent permitted by law, PDCC is not liable for any damages arising from your use of the Site. Your sole remedy is to cease use if dissatisfied.

7. State-Specific Disclosures and Compliance

Our lending practices comply with Florida’s Chapter 516 Consumer Finance Law. You will receive disclosures in compliance with the Truth in Lending Act (TILA) including APR, finance charges, and repayment terms.

Additional disclosures and restrictions may apply based on your state of residence.

8. Third-Party Links

The Site may contain links to third-party websites or services. These are provided for convenience and do not imply endorsement. PDCC is not responsible for third-party content or privacy practices.

9. Modifications

We may update the Site or these Terms without prior notice. Continued use after changes constitutes acceptance of the new Terms. Please review Terms regularly.

10. Governing Law and Jurisdiction

These Terms are governed by U.S. and Florida law. Any disputes shall be resolved in courts within Florida or your state of residence as applicable.

11. Contact Information

For questions or concerns regarding these Terms, please contact us:

Pay Day Cash Connect, INC.
20900 NE 30th Ave, STE 510
Aventura, FL 33180
Email: loans@payday.cc
Website: payday.cc