



Terms and Conditions

Welcome to the ScoreNavigator web site, www.ScoreNavigator.com, (the "Site"). This Site and ScoreNavigator is owned by ScoreNavigator, Inc. ("SNI" or "we") This Service Agreement ("Agreement") is between you and SNI and contains the terms and conditions upon which you ("you," or the "member") may access and use ScoreNavigator any products through the Site. You agree to be legally bound by these terms between you and SNI.

YOU MUST ACCEPT THE TERMS OF THIS AGREEMENT BEFORE YOU WILL BE PERMITTED TO REGISTER FOR AND PURCHASE THIS PRODUCT.

We reserve the right in our sole and absolute discretion to make changes to how we operate and provide our Services, including adding new services, modifying existing services, or suspending, discontinuing, or terminating your access to any or all portions of our Services. Some of our Services may be subject to additional terms and conditions ("Additional Terms"), which are posted separately from these terms but are incorporated and form a part of the Agreement if you decide to use or access those features. If there is a conflict between applicable Additional Terms and these terms, the Additional Terms will control.

By registering for a ScoreNavigator member account, you certify that:

- You are 18 years of age or older
- You have a valid U.S. Social Security number
- Any information you provide to us, both when you register, and in the future, is and will be true, accurate, current and complete
- You are only registering an account for yourself
- You will keep all information up-to-date
- You will create a unique password and 4 number PIN to create and access your ScoreNavigator account that is unique to ScoreNavigator and not re-used across other, unaffiliated services

Membership Account

You must not sell, transfer, or assign your account to anyone else. You must keep your password confidential. You must not share it and you may not allow anyone else to log into our

Services as you. You are responsible for all activities that occur under your member account. If you believe that your account is no longer secure, notify us immediately.

When you register as a member, you authorize us to create and maintain an account in your name using your account registration information and other information that may be collected about you in accordance with our Privacy Statement as part of providing our Services (collectively, such information is your "ScoreNavigator Member Account."). When registering, you authorize your wireless carrier to share your account device information with our third-party service provider, only to verify your identity and prevent fraud. By registering, you also specifically consent to let us request and receive your consumer report data and other data about you from third parties to include in your ScoreNavigator Member Account as follows:

I understand that I am providing written instructions in accordance with the Fair Credit Reporting Act and other applicable law for ScoreNavigator or its affiliated companies to request and receive copies of consumer reports, scores and other information about me from third parties, including, but not limited to, TransUnion, Experian, and Equifax. I understand that my instructions let ScoreNavigator and affiliated companies obtain such information at any time for as long as I have a registered ScoreNavigator account to use as described in the Terms of Service and Privacy Statement.

Summary

When you register for a ScoreNavigator Member Account, you're asking us to create your Member Profile and access your credit scores and reports, and other information so we can provide our tools and services, and offer recommendations.

As described in our Privacy Statement, we may use your credit report, credit score, and other information we obtain to analyze, sort, and present certain information or features to you for an infinite period of time whether you are an active member or not.

Any analysis and estimates we provide as part of our Services are for illustrative and informational purposes only. Our analysis and estimates are based on certain assumptions and use only the data we have. Our analysis and estimates are neither endorsed by, nor commissioned by, any of our partners. The methodology we use to determine which offers, analysis, or other information is presented or highlighted is proprietary and we may elect to consider, ignore, emphasize, or de-emphasize certain factors in our sole and absolute discretion.

Residency & Capacity to Contract

Purchases of products through the Site may only be made by persons resident in the United States who have

reached the age of majority in the jurisdiction in which they reside or are of legal age and who have the capacity to contract.

Not Credit Repair

SNI is not a credit repair organization, or similarly regulated organization under other applicable law, and does not provide credit repair advice. We do not claim that we are able to “clean up” or “improve” your credit record, credit history or credit rating.

ScoreNavigator monitors only the credit file associated with the purchasing consumer, and does not monitor, compare or cross-references the credit file associated with the purchasing consumer to any other credit file(s) maintained by the applicable credit bureau(s).

Access to Credit Information & Privacy

By accessing and using this Site, ordering the Products and/or contacting us by phone, you are consenting to the collection, use and disclosure of your personal information in accordance with our Privacy Statement.

In order to deliver the Products to you, we must obtain your consumer credit file and other information. You hereby authorize SNI to access your credit files from TransUnion, Equifax and Experian (“Bureaus”), and to exchange certain information about you with the Bureaus in order to verify your identity and provide ScoreNavigator to you.

FOR CUSTOMERS WITH A PROMO OR REDEMPTION CODE, OBTAINED THROUGH A THIRD-PARTY PROVIDER: USE OF YOUR PROMO OR REDEMPTION CODE ENTITLES THE THIRD-PARTY TO ACCESS TO YOUR CREDIT DATA AND BASIC CONTACT INFORMATION FOR THE SOLE PURPOSE OF FACILITATING A LOAN.

Auto-Renewal Membership & Payment Terms

FOR CUSTOMERS WITH A PROMO OR REDEMPTION CODE, OBTAINED THROUGH A THIRD-PARTY PROVIDER: USE OF YOUR PROMO OR REDEMPTION CODE ENTITLES YOU TO RECEIVE A DISCOUNT PURSUANT TO THE TERMS OUTLINED BY YOUR PROVIDER.

When you become a ScoreNavigator member, YOU UNDERSTAND THAT IT IS AN AUTO-RENEWAL MEMBERSHIP THAT RENEWS ITSELF EVERY MONTH INDEFINITELY EVERY 30 DAYS FROM THE DATE OF YOUR INITIAL PURCHASE.

The monthly membership fee will be billed to the credit, debit or bank account that you designated as your preference, or if you have not designated a preference, to the account most recently used on the Site.

Should the billing fail to authorize, you will be notified via email as soon as reasonably possible. The benefits of your membership (including, without limitation, online credit reports, analysis and daily monitoring alerts) will be suspended until payment is received provided payment is received within 10 days. If payment is not received within 10 days, your membership will be cancelled. ScoreNavigator is not responsible for any overdraft/over-the-limit charges or bank fees triggered by your order being processed or billed. We suggest using a credit card rather than a debit card. Refunds of paid monthly fees will not be issued in whole or part.

Cancellation

An enrollee whose membership fee has been paid is entitled to all privileges included in the membership until the membership is canceled by the enrolled member or otherwise terminated as described later in these terms.

Upon cancellation, the member loses access to the areas of the Site designated for members only and loses access to the member's data and other benefits. This includes any credit data and analyses that have been displayed during the membership and any credit reports and scores separately purchased during the subscription.

A member may cancel at any time; however, partial month refunds are not available. Should you decide to cancel your subscription please contact a Customer Service representative at the toll-free number set out on the Site to arrange for all future renewal fees to be canceled.

Credit reports, credit scores and debt analysis will be available for a period of up to 30 days or until you update your report, otherwise, products will be provided for the period stated in the product description. If ScoreNavigator is unable to confirm enrollment for any reason, notification will be made by ScoreNavigator to the email address we have on record for you at the time of the notice.

Modification of Terms & Conditions

We maintain the Site to provide you with information about our memberships, products and services and to facilitate communication with us and our affiliates.

SNI may from time to time (i) change the terms of this Agreement or the feature of the membership products, or (ii) change the Site, including eliminating or discontinuing any content or feature of the Site, restricting the hours of availability, or limiting the amount of use permitted, by posting notice of such modification on a page of the Site before the modification takes effect. All changes shall be effective immediately upon posting of such notice.

If you use the Site and/or your membership after such notification has been posted you agree to be bound by all of the changes. You are expected to review the Site periodically to ensure familiarity with any posted notices of modification.

Ownership of Content & Copyright

The images, text, screens, web pages, materials, data, content and other information (“Content”) used and displayed on the Site, including but not limited to ScoreNavigator, and Design, are the property of SNI or its licensors and are protected by copyright, trademark and other laws.

In addition to its rights in individual elements of the Content within the Site, SNI owns copyright or patent rights in the selection, coordination, arrangement and enhancement of such Content. You may copy the Content from the Site for your personal or educational use only, provided that each copy includes any copyright, trademark or service mark notice or attribution as they appear on the pages copied. Except as provided in the preceding sentence, none of the Content may be copied, displayed, distributed, downloaded, licensed, modified, published, reposted, reproduced, reused, sold, transmitted, used to create a derivative work or otherwise used for public or commercial purposes without the express written permission of SNI or the owner of the Content.

No Warranty & Exclusion of Damages

OUR SITE, INCLUDING ALL CONTENT, MEMBERSHIPS, PRODUCTS AND SERVICES MADE AVAILABLE ON OR ACCESSED THROUGH THIS SITE, IS PROVIDED TO YOU “AS IS”.

TO THE FULLEST EXTENT PERMISSIBLE UNDER APPLICABLE LAW, NEITHER SNI NOR ITS AFFILIATES MAKE ANY REPRESENTATIONS OR WARRANTIES OF ANY KIND WHATSOEVER AS TO THE CONTENT, MEMBERSHIPS, PRODUCTS OR SERVICES AVAILABLE ON OR ACCESSED THROUGH THE SITE, OR THAT A USER WILL HAVE CONTINUOUS, UNINTERRUPTED OR SECURE ACCESS TO OUR SITE, MEMBERSHIPS, PRODUCTS OR SERVICES OR THAT OUR SITE, MEMBERSHIPS, PRODUCTS OR SERVICES WILL BE ERROR- FREE.

IN ADDITION, TO THE MAXIMUM EXTENT PERMITTED BY LAW, SNI AND ITS AFFILIATES DISCLAIM ALL EXPRESS OR IMPLIED WARRANTIES, INCLUDING TITLE, MERCHANTABILITY, AND FITNESS FOR A PARTICULAR PURPOSE, NON- INFRINGEMENT AND INFORMATIONAL CONTENT.

THEREFORE, YOU AGREE THAT YOUR ACCESS TO AND USE OF OUR SITE, MEMBERSHIPS, PRODUCTS, SERVICES AND CONTENT ARE AT YOUR OWN RISK. BY USING OUR SITE, YOU ACKNOWLEDGE AND AGREE THAT NEITHER SNI NOR ITS AFFILIATES HAVE ANY LIABILITY TO YOU (WHETHER BASED IN CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE) FOR ANY DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR SPECIAL DAMAGES ARISING OUT

OF OR IN ANY WAY CONNECTED WITH YOUR ACCESS TO OR USE OF OUR SITE, CONTENT, MEMBERSHIPS, PRODUCTS OR SERVICES (EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES), INCLUDING LIABILITY ASSOCIATED WITH ANY VIRUSES WHICH MAY INFECT YOUR COMPUTER EQUIPMENT.

Personal Information & Security

If you decide to register on our Site, become a member of one of our membership programs, purchase our products or services or participate in our affiliate program, contests or surveys, you may be required to register, provide personal information, and select a user name and password. In such event, you agree to provide accurate information in your registration and not to share your password with third parties. You agree not to impersonate another person or to select or use a user name or password of another person. You agree to notify SNI promptly of any unauthorized use of your account and of any loss, theft or disclosure of your password.

Failure to comply with these requirements shall constitute a breach of these terms and conditions and shall constitute grounds for immediate termination of your ScoreNavigator account and your right to use the Site without limiting any other available remedies. Online access to consumer credit report information is subject to verification of the identity of the user.

By using our Site, becoming a member of one of our membership programs, or purchasing any of our products or services, you agree that we may use and share your personal information in accordance with the terms of our Privacy Statement. In the event you indicate that you want to receive offers from SNI your information may be used to serve relevant ads to you when you visit the site. Our Privacy Statement can be reached from the link at the top of this page.

Credit Reporting Laws

The credit facilities provided or requested through our Site are not intended to constitute the disclosure of information by a consumer reporting agency as required by the Fair Credit Reporting Act or similar laws. A "consumer disclosure" is a credit report that only you can access. Creditors do not have access to this version. A consumer disclosure is a complete account of all your information in the files of a credit reporting company, as mandated by consumer reporting legislation. Unlike a credit report obtained through this Site, a consumer disclosure lists all inquiries made to your credit information, including account management inquiries, non- credit-related inquiries and your own inquiries.

Consumer reporting legislation outlines a consumer's right to obtain a copy of their consumer disclosure from consumer reporting agencies, free of charge, by requesting this information to be supplied through the mail.

This service is available by contacting the consumer reporting agencies (such as, TransUnion) directly.

YOU ARE NOT REQUIRED TO PURCHASE YOUR CREDIT REPORT FROM THE BUREAUS IN ORDER TO DISPUTE INACCURATE OR INCOMPLETE INFORMATION IN YOUR REPORT OR TO RECEIVE A COPY OF YOUR REPORT FROM EQUIFAX, EXPERIAN OR TRANSUNION, THE THREE NATIONAL CREDIT REPORTING AGENCIES, OR FROM ANY OTHER CREDIT REPORTING AGENCY.

It may be the policies of the credit reporting agency to provide a complimentary copy of the consumer credit report under circumstances other than those described above. If you wish to contact a credit reporting agency to obtain a copy of your credit report directly from such agency or if you wish to dispute information contained in a credit report file, see the contact information on the inaccuracies tab on your credit report. The form of credit report and related disclosures provided directly by such agencies to you may differ from those provided by ScoreNavigator.

Term and Termination

This Agreement will take effect at the time you click "I Accept," and shall terminate (a) when the member cancels his/her membership via the toll-free number set forth on the web site for cancellations, or (b) upon termination of your membership via your ScoreNavigator Member Account or (c) if ScoreNavigator discontinues providing any membership, subject to your right to receive membership benefits that you have paid for or to obtain a refund of a portion of your payment.

Compliance with Laws

ScoreNavigator products shall not be used in a manner that defrauds or otherwise abuses the credit reporting or credit scoring systems. ScoreNavigator has the right to suspend or terminate your use of any product or access to our sites if we determine, in our sole discretion, that your use of our products has abused the credit reporting or credit scoring systems. Further, you agree that ScoreNavigator will not be liable to you or any third party if ScoreNavigator suspends or terminates your access for any reason.

In your use of this Site and your membership, you agree to follow all local applicable governmental and regulatory body laws, bylaws, regulations, directives, order and rules about the Internet, data, e-mail, and privacy. Without limiting the foregoing, you agree to follow all such requirements that apply to transmitting technical data exported from the U.S.A. or the country of your residence.

Notices

You should send any notices or other communications regarding our Site, your membership, products or services to ScoreNavigator, Inc. at 199 E. Clinton St, Gray, GA 31032.

Except as otherwise provided, we may send any notices to you to the most recent e-mail address you have provided to us or, if you have not provided an e-mail address, to any e-mail or postal address that we believe is your address. If you wish to update your registration information, please log in to your account and visit the "Your Account" section from the main menu.

Governing Law

The materials in this web site are designed for use by residents of the United States. These Terms of Purchase shall be governed, interpreted, and enforced according to the laws of the state of Georgia, USA, regardless of conflict of laws rules.

Children Not to Access

We define children as individuals under the age of 18. Our Web Site is not intended for the use of children and we do not intend to collect information about children through our Web Site. You must be at least 18 to access any products through this website or to join ScoreNavigator as a member entitled to membership benefits.

Electronic Communications

By accessing this Site or sending electronic mail to us you are communicating with us electronically. By doing so, you agree to receive communications from us electronically. We will communicate with you by electronic mail at the electronic mail address provided by you or by posting notices on this Site or any other website that that may be generally designated in advance for such purpose. You consent to receiving electronically all agreements, notices, disclosures and other communications that we provide to you.

Miscellaneous

This Agreement constitutes the entire agreement between the parties hereto pertaining to the subject matter hereof, and any and all written or oral agreements heretofore existing between the parties hereto are null and void.

If any portion of this Agreement is deemed invalid or unenforceable by a court of competent jurisdiction, the remaining portions will remain valid, enforceable, and carried into effect, to the fullest extent permissible.

Any rights not expressly granted herein are reserved.

You represent that you have read this Agreement and the Privacy Statement, understand their terms, and agree and intend to be legally bound by them.

You acknowledge that, in providing you access to and use of the Site and your membership, ScoreNavigator has relied on your agreement to be bound by the terms of this Agreement.

Links to or Connections with Third-Party Sites or Applications

Our Services or communications to you may contain third party content or links to third party sites, applications or services (collectively, "Third Party Content"). Our Services may also include features that allow you to connect your ScoreNavigator account with accounts or services provided by third parties, such as accounts you maintain with financial institutions or social media platforms like Facebook (collectively, "Third Party Services"). We do not control, maintain, or endorse the Third-Party Content or Third-Party Services, and we are not responsible or liable for any Third-Party Content or Third-Party Services, including any damages, losses, failures, or problems caused by, related to, or arising from Third Party Content or Third-Party Services. Your interactions and business dealings with the providers of the Third-Party Content or Third-Party Services, including products or services offered by such third parties, are solely between you and the third party. You should review all of the relevant terms and conditions associated with Third Party Content or Third-Party Services, including any privacy policies and terms of service. We are not responsible for any information that you agree to share with third parties in connection with Third Party Content or Third-Party Services.

All content and materials, including but not limited to images, text, visual interfaces, information, data, and computer code, provided by us through our Services (our "Content") and all related intellectual property rights are the property of ScoreNavigator and/or its third-party licensors. Our Content is protected by U.S. and international intellectual property laws and treaties. You are permitted to use our Content only on our Services and you may not copy, modify, sell, reproduce, distribute, republish, display, post, create derivative or collective works from, or transmit in any form (including in-line linking or mirroring) our Content, in whole or in part, without our express prior written consent. You may not reverse engineer or reverse compile any of our Services or the technology used to operate our Services. Nothing in the Agreement or our Services grants you, by implication, estoppel, or otherwise, any license or right to use our Content except as expressly stated in the Agreement.

ScoreNavigator's Rights

ScoreNavigator has the right, but not the obligation, to monitor our Services electronically. We may access, use, preserve, transfer or disclose, at any time and without notice to you, any information (including Personal Information as defined in our Privacy Statement) and credit report as reasonably necessary to: (1) comply with any applicable law, regulation, subpoena, or legal process, or respond to any governmental request or cooperate with law enforcement, if we believe such action is required or permitted by law; (2) enforce this Agreement, including to investigate potential violations; (3) protect the safety, integrity, rights, or security of our members, our Services or equipment, or any third party; or (4) detect, prevent, or otherwise address fraud, security, or technical issues related to our Services or the services of our partners.

You will defend (if requested by any ScoreNavigator Party), indemnify, and hold harmless the ScoreNavigator Parties from and against any and all claims, losses, expenses, demands, or liabilities, including attorneys' fees and costs, incurred by the ScoreNavigator Parties in connection with any claim by a third party arising out of or in any way related to: (1) your use of our Services, our Content or the Community Content; (2) your violation or alleged violation of the Agreement or your violation or alleged violation of any applicable law; (3) your infringement or alleged infringement of any intellectual property or other right of any other person or entity; or (4) any dispute between you and a third party, including any provider of Third Party Content. You must not settle any such claim or matter without the prior written consent of ScoreNavigator. The ScoreNavigator Parties reserve the right, at their own expense, to assume the exclusive defense and control of any matter subject to indemnification by you, and you further agree that you will cooperate fully in the defense of any such claims.

Privacy Policy - <https://www.scorenavigator.com/privacy>