

TERMS OF USE

CreditSnap Inc. (herein referred to as “company, “we” or “us”) is a technology provider to financial services partners (herein referred to as “Customer” or “Customers”). By accessing and using our Services, you are agreeing to these Terms of Service, our Privacy Policy, and any applicable Additional Terms (collectively referred to as the “Terms”). **It is important to read our entire Agreement carefully as some of the provisions affect your legal rights.**

We require that you carefully read, understand and agree to the following Terms and Conditions contained in this Terms of Use Agreement (“Agreement”). By accessing, browsing and/or using the website or a website managed by CreditSnap for our Customers (herein collectively referred to as “website” or “websites”), and any and all subdomains thereof, including those requiring login, you acknowledge that you have read, understood, and agree to be bound by the following Terms of Use Policy. Content on the website, the services offered may change from time to time. If the content of the Terms of Use Policy changes, the changes will be posted on the website, and a date will be added to the page to indicate the date the changes were made and the date the Terms of Use Policy was last revised. It is your responsibility to keep informed of any changes, and your continued use of the Website is your continued acceptance of the Website generally, and of the Terms of Use Policy. Some features of the website, or products or services offered, may be subject to additional terms, conditions and disclaimers not contained in the Terms of Use Policy. If additional terms, conditions, or disclaimers apply to other products or services, you will be made aware of the same.

If you do not agree to these terms and conditions, you are not authorized to access or use the Websites and you are to cease accessing or otherwise using the Websites.

Trademarks

The trademarks, logos, and service marks (the “Trademarks”) displayed on the website belong to us, and may be registered or unregistered Trademarks. Nothing contained on the website should be construed as granting by implication, estoppel, or otherwise, any license or right to use any Trademark displayed on the website without our written permission or such third party

that may own the Trademark. Misuse of any Trademarks, or any other content, displayed on the website is prohibited. We reserve the right to enforce its intellectual property rights through civil and criminal proceedings.

Copyrights

You should assume everything on the website is copyrighted unless otherwise noted and may not be used except as provided in the Terms or with express written consent from us or any third party we deem necessary. We neither warrant nor represent that your use of the material displayed on the website will not infringe rights of third parties. Images of people or places displayed on the website are either our property or third party, or used with permission by. Use of these images by you or other third parties is prohibited unless expressly permitted in the Terms or elsewhere on the website. Any unauthorized use of these images may violate third party or our copyright laws, trademark laws, the laws of privacy and publicity, and other applicable regulations and statutes.

Consumer Information Security Policy

Our Consumer Information Security Policy, hereby incorporated by reference into this Agreement, explains the policy applicable to the information that is collected through the Websites, received directly from you or transmitted to or from third parties.

Data ownership & sharing with third parties

From time to time, we may share consumer information with our partners to provide products or services that you have requested. Our partners may assist you in processing loans, and other related functions. We may also be required to disclose this information by law in conjunction with a law enforcement mandate, judicial proceeding, a court order, subpoena, search warrant or other such request. User acknowledges that data, information, and records obtained by us in the course of your visiting the company website, whether stored in electronic or hard copy, will be the sole property of company to the extent permissible by law. User acknowledges that the company owns all rights and interest to such information obtained or provided, and user places no restriction on the lawful use of this information by company. User expressly authorizes the company and company reserves the right, based on this authorization, to utilize, distribute, transfer, share, trade,

disclose, and/or sell, or offer to utilize, distribute, transfer, share, trade, disclose, and/or sell data received about user to third parties for any lawful purpose. Such lawful purposes may include, but not be limited to, the purposes of marketing, Pre-qualifications, underwriting, fraud detection, account and portfolio management, collections, and overall consumer risk assessment. This information may include, but is not limited to, information relating to a user's visit to and use of company website, information provided during the Pre-Qualification process, and/or application process. This data may include, in some instances, but is not limited to, personally identifiable information. Please review the [Privacy Notice](#), hereby incorporated by reference into this Policy, which explains the information that is collected through the company website and which may be transmitted to third parties.

Limitation of Liability

Our partners are not liable for any damages, losses, or expenses arising from the use of or inability to use the company website or any reliance on any information contained herein. Further, company is not liable for any losses caused by or resulting from malicious software or codes, viruses, system failure, interruption, defect, delay in operation or transmission of the company website, or remote access of computer equipment by third parties. We are not responsible for any losses or damages incurred as a result of inaccurate information provided or any charges imposed by another financial institution in connection with company's performance of any electronic service or pre-qualification transaction or generating multiple offers.

Use of our Services

You are only entitled to access and use our Services for lawful purposes and pursuant to the terms and conditions of this Agreement and the [Privacy Notice](#). Your right to access and use our Services is personal to you and is not transferable by you to any other person or entity. Your access and use of our Services may be interrupted from time to time for any of several reasons, including, without limitation, periodic maintenance, adding or updating features, the malfunction of equipment, in our sole discretion, may elect to take. We reserve the right to suspend or discontinue the availability of our Services and/or any portion or feature of our Services at any time in our sole discretion and without prior notice. Any action by you that, in our sole

discretion: (i) violates the terms and conditions of this Agreement and/or the [Privacy Notice](#); (ii) restricts, inhibits or prevents any access, use or enjoyment of our Services; or (iii) through the use of our Services, defames, abuses, harasses, offends or threatens, shall not be permitted, and may result in your loss of the right to access and use our Services. You shall not modify, scrape, embed, or frame our Services without our prior written permission.

Subject to the terms of this Agreement and the [Privacy Notice](#), we may offer you various Services. Below are terms and conditions governing these services?

1. **You Must Maintain the Integrity of Your Information.** To use certain Services, you may be required to provide us with information about you, which may be of a confidential nature and may include personal identifying information, and/or financial information (“Your Information”). If you provide Your Information to us then you agree to provide true, current, complete and accurate information, and not to mis-represent your identity. You also agree to keep Your Information current and to update Your Information if any of Your Information changes. Our collection, use and disclosure of Your Information is governed by this Agreement and our [Privacy Notice](#).
2. **No Guarantee of Quotes, offers, qualifications, Terms, Rates, Coverage or Services.** : We do not make any warranties or representations regarding the quotes, offers, qualifications fees, terms, rates, coverage or services offered.
3. **You Must Notify Us of a Breach.** : You agree to immediately notify us of any unauthorized use of your password, One Time Passcode any unauthorized use of any account that you may have with us, any violation of this Agreement, or any other breach of security known to you in connection with any product or service available on our Services by sending an email to: contact@creditsnap.com and to your financial services provider that you applied at.
4. **Requests for Credit Qualifications.** : Our Services may give you the opportunity to find out the available credit options from our Customer that include interest rates, up to amount, terms using pre-qualification guidelines. The pre-qualification services are only available to residents of the United States, and may not be available in all states.
 - We make no guarantee that you will be matched with a final offer if you submit a credit Request to our Customer.

- If you make either a complete or incomplete Request, then you agree that Your Information provided in connection with your credit qualification Request may be used and disclosed as set forth in the [Privacy Notice](#). Without limiting anything in the [Privacy Notice](#), you authorize us and our third-party service providers, to conduct all necessary research with your information, including checking your credit history, if applicable, for purposes of providing you with your credit request.
- If you make a Credit Request, then you expressly authorize our Customer to contact you by telephone, fax and email at the numbers and addresses provided in your Credit Request, for purposes of providing you with the information, pre-qualification offer products and services indicated in your Credit Request. You consent to receive telephone calls from us, even if the phone number that you provided on your Credit Request is on any “Do Not Call” list. You also consent to us making recorded calls to remind you of offer or application expiration or other issues in connection with your Credit Request.
- You are solely responsible for complying with applicable laws and regulations in connection with your use of any services offered by us or our partners.

Access and Interference

You agree that you will not use any robot, spider, scraper, deep link or other similar automated data gathering or extraction tools, program, algorithm or methodology to access, acquire, copy or monitor our Services or any portion of our Services or for any other purpose, without our prior written permission. Additionally, you agree that you would not:

- Bypass any robot exclusion headers or other measures we may use to prevent or restrict access to our Services.
- Take any action that imposes, or may impose in our sole discretion an unreasonable or disproportionately large load on our infrastructure;
- Interfere or attempt to interfere with the proper working of our Services or any activities conducted on our Services;
- Copy, reproduce, modify, create derivative works from, distribute or publicly display any content (except for your personal information) from our Services without our prior written permission and the appropriate third party, as applicable;

Not Withstanding the foregoing, we grant the operators of public search engines permission to use spiders to copy materials from our Services for the sole purpose and solely to the extent necessary for creating publicly available search indices of the materials on our Services, but not caches or archives of such materials. We reserve the right to revoke these exceptions either generally or in specific cases. Except as expressly permitted in this Agreement, you shall not collect or harvest any personally identifiable information, including account names, from our Services.

This agreement and the [Privacy Notice](#) represent the entire understanding and agreement between you and us regarding the subject matter of the same, and supersede all other previous agreements, understandings and/or representations regarding the same.

If you have questions, comments, concerns or feedback regarding this Agreement or our Services, please contact us at contact@creditsnap.com

Contact

Please contact us for additional information via email to contact@creditsnap.com