

Wallet Wizard

Terms and Conditions

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For Wallet Wizard Websites

Credit Corp Financial Services Inc., d/b/a Wallet Wizard, its affiliates and related entities ("Wallet Wizard") requires that all visitors to our site(s) on the World Wide Web (the "Site") adhere to the following terms and conditions. By accessing the Site or using the services provided, you agree to comply with and be bound by these terms and conditions. Please read these Terms and Conditions and keep a copy for your records.

1. Use of the Site

Wallet Wizard provides access to the Site free of charge to provide information about Wallet Wizard, its capabilities and for the services it provides customers. User access to and use of the Site is subject to all applicable international, federal, state and local laws and regulations. You agree to use this Site for lawful purposes only. Wallet Wizard reserves the right to interrupt or restrict your access to this Site, without notice to you, if we suspect fraudulent or abusive activity. Wallet Wizard uses commercially reasonable efforts to maintain the security of this Site; however, you acknowledge and agree that there is no guarantee of absolute security of information that is communicated over the Internet.

2. Copyright

All information and content including any software programs available on or through the Site ("Content") is protected by copyright. Users are prohibited from modifying, copying, distributing, transmitting, displaying, publishing, selling, licensing, creating derivative works or using any Content available on through the Site for commercial or public purposes.

Wallet Wizard's policy is not to accept or consider any unsolicited ideas or materials of any kind. DO NOT submit any such materials at any time. If you violate this prohibition, we reserve the right to consider all materials submitted as non-confidential and free of any claims of proprietary or personal rights. Such material and all rights will be our property, free and clear of any claims by you or others, and we will be able to use them for any purpose, including advertising and promotion, without compensation or any other obligations to anyone, including you.

3. Trademark

All trade names, trademarks, service marks, logos and trade styles on the Site are owned by, or licensed to, Wallet Wizard. Proper use is limited to use in connection with the products and services of Wallet Wizard and no other use is permitted without the prior written permission of Wallet Wizard.

4. Hyperlinks

Wallet Wizard may provide a link to other sites that allows the user to leave this Site to access third-party material or by bringing the third-party material into this Site via "inverse" Hyperlinks and framing technology (a "Linked Site"). Wallet Wizard has no discretion to alter, update, or control the content on a Linked Site. The fact that Wallet

Wizard has provided a link to a Linked Site is not an endorsement, authorization, sponsorship, or affiliation with respect to such Linked Site, its owners, or its providers. There are inherent risks in relying upon, using, or retrieving any information found on the internet, and Wallet Wizard expressly urges you to make sure you understand these risks before relying upon, using, or retrieving any such information on a Linked Site.

5. No Warranties

All content, products and services on the Site, or obtained from a Linked Site are provided to you "as is" without warranty of any kind either express or implied, including but not limited to, the implied warranties of merchantability and fitness for a particular purpose, title, non-infringement, security or accuracy. Other than as required under applicable consumer protection law, under no circumstance will Wallet Wizard be liable for any loss or damage caused by a user's reliance on information obtained through the Site or a Linked Site, or user's reliance on any product or service obtained from a Linked Site. It is the responsibility of the user to evaluate the accuracy, completeness or usefulness of any opinion, advice or other content available through the Site, or obtained from a Linked Site. Please seek the advice of professionals, as appropriate, regarding the evaluation of any specific opinion, advice, product, service, or other content.

6. Limitation of Liability for Use of the Site and Linked Sites

The information, software, products and descriptions of services published on the Site or a Linked Site may include inaccuracies or typographical errors, and Wallet Wizard specifically disclaims any liability for such inaccuracies or errors. Wallet Wizard does not warrant or represent that the content on the Site is complete or up to date. Wallet Wizard is under no obligation to update any Content on the Site. Wallet Wizard may change the Content on the Site at any time without notice.

You agree that Wallet Wizard and any of their respective officers, directors, employees, or agents will not be liable, whether in contract, tort, strict liability or otherwise, for any indirect, punitive, special, consequential, incidental or indirect damages (including without limitation lost profits, cost of procuring substitute service or lost opportunity) arising out of or in connection with the use of the Site or a Linked Site, or with the delay or inability to use the Site or a Linked Site, even if Wallet Wizard is made aware of the possibility of such damages. This limitation on liability includes, but is not limited to, the transmission of any viruses which may infect a user's equipment, failure of mechanical or electronic equipment or communication lines, telephone or other issues (e.g. you cannot access your Internet service provider), unauthorized access, theft, operator errors, strikes or other labor problems or any force majeure. Wallet Wizard cannot and does not guarantee continuous, uninterrupted or secure access to the Site.

7. Transmission of Personal Data

Wallet Wizard may collect and store personally identifiable information about persons who visit this Site and voluntarily submit information in the course of contacting Wallet Wizard. Wallet Wizard may also collect and store aggregate or anonymous information about user contact with and use of the Site (including through the use of cookies). We may use the information to contact you about our products and services from time to time. You acknowledge and agree that by providing Wallet Wizard with any personal

or proprietary information through the Site, you are consenting to the transmission of such personal or proprietary information over international borders as necessary for processing in accordance with Wallet Wizard's standard business practices. You acknowledge that Linked Sites may contain transmission of personal data provisions that differ from the provisions provided herein. Wallet Wizard is not responsible for such provisions, and expressly disclaims any and all liability related to such provisions. Any information Wallet Wizard collects from you shall be governed by applicable law and the Wallet Wizard Online Privacy Policy you can find on the website homepage.

8. Submission of Information and Online Profile

By using this Site, you warrant that you are at least 18 years of age, and agree that information submitted about yourself to Wallet Wizard, including but not limited to, your identity and financial information (such as bank accounts) shall be true, accurate, current and complete. For verification purposes, credit reporting agencies and public database information may be utilized in verifying your identity in accordance with the Fair Credit Reporting Act (FCRA) and other applicable law, for purposes of ascertaining your identity and determining lending eligibility. The requested information may include non-public personal information about you and concern your property, finances or credit. Wallet Wizard and/or its third-party service providers may also require you to take additional steps to verify your identity and to determine lending eligibility.

In addition, by establishing an online profile on the Site, you affirmatively consent to receive any agreement, disclosures, records, notices and other communications from Wallet Wizard in digital or electronic format. In addition, you agree to take reasonable precautions to safeguard your User ID and Password. You are not permitted to authorize third parties to access the Site on your behalf and will not knowingly allow third parties to conduct transactions on your behalf, unless expressly permitted by Wallet Wizard or applicable law.

9. Retrieval of Requested Information

Wallet Wizard uses Flinks as its third party service provider to enable it to securely access your bank statements for verification purposes, using your transaction history from the last 90 days. Your Internet banking log-in details are needed to be able to do this. Flinks is a third party beneficiary under these terms and conditions with all the rights, benefits and protections as if it were a party to these terms and conditions.

By using the Site, you authorize Wallet Wizard and Flinks to access third party sites designated by you, on your behalf, to retrieve information requested by you, and to register for accounts requested by you. For all purposes connected with your submission of information on the Site, you hereby appoint Wallet Wizard and Flinks as your agent to access third party internet sites, servers or documents, retrieve information and use your information for the purposes of the services supplied by Wallet Wizard.

10. Violation of Terms and Conditions

It is strictly prohibited to violate any of the terms and conditions stated herein. You may not use or contact this Site to disrupt or damage the Site, its contents or its security measures or to harass or disparage Wallet Wizard, its respective products or services or personnel. No unsolicited email (spam) may be directed to or through this Site.

Wallet Wizard reserves the right to seek all remedies available at law and in equity for violations of these terms and conditions.

11. Use of Cookie File Features

Wallet Wizard's Site uses cookies. A cookie is a small text file that a website may place on your computer or mobile device to remember your preferences. Cookies allow Wallet Wizard to collect information about your computer, such as your IP address, domain name and the details of any website which has referred you to this Site. The use of cookies may enable Wallet Wizard to identify the pages you access and your preferences. They will also allow Wallet Wizard to recognize your computer while you are using our Site. You can set your web browser to refuse cookies, however this may mean that you are unable to use the full functionality of our Sites. The Wallet Wizard Online Privacy Policy provides additional information regarding Wallet Wizards use of cookies.

12. Advertising

We also use online advertising tools such as Google Analytics and Adroll. These may include Remarketing, Google Display Network Impression Reporting, DoubleClick Platform integrations and Google Analytics Demographics and Interest Reporting. Like cookies, these tools collect data about how you interact with our Sites. These tools mean that third-party vendors, including Google, use cookies to collect such data and show our ads on sites across the Internet. You can find out more about how Google uses such data and how you can control information sent to Google at www.google.com/policies/privacy/partners. Information about how you can opt out of Google Analytics can be found at <https://tools.google.com/dlpage/gaoptout>. Information about opting out of personalized ads from Adroll can be found [here](#). We also interact with social media sites such as Facebook for advertising purposes.

13. Access to Password Protected/Secure Areas

Access to and use of password protected and/or secure areas of the Site is restricted to authorized users only. Unauthorized individuals attempting to access these areas of the Site will be liable as permitted by applicable law and may be subject to prosecution.

14. Conveyance of Information

The Site is offered in the English language and is intended for use in the USA. If you require information in other languages about Wallet Wizard, please contact us at inquiries@walletwizard.com

15. Jurisdiction and Governing Law

Users of the Site agree to submit to the laws of the State of Utah, USA and applicable federal law without regard to conflicts of law principles.

16. Changes to Terms and Conditions

Wallet Wizard reserves the right to revise and update these terms and conditions at any time, effective on the date of posting to the Site of the revised or updated terms and conditions. Wallet Wizard will indicate that changes to these terms and conditions have been made by updating the date indicated after "Last Modified" at the beginning of these terms and conditions.