



Credit Enhancement Services Terms and Conditions

Overview

Our Authorized User Services can jump start your credit rebuilding process! In less than 30 days you can be on your way to the credit and funding that you need & deserve. An authorized user trade line can assist you in enhancing your credit profile. Each trade line is sold separately and is priced according to the length of credit history and the amount of the credit line.

What is an authorized user?

According to www.Balancepronet.com, it is the act of an individual contacting a creditor and adding an authorized user onto a credit card account. It allows the authorized user to have the primary account holder's credit history show up on his credit report. This can be a tremendous benefit for anyone who is having trouble building a credit history on their own, since an authorized user does not need to go through a credit check to be added to the primary cardholder's account. The authorized user strategy is one that has been used for many years to help jump start the credit enhancement process.

How does it work?

All trade lines listed are priced according to the age of the trade-line and the credit limit. Each trade-line has an accompanying statement date. This date is used to determine the date that the trade-lines should appear on your actual credit report. All trade-lines should post 1-2 weeks after statement date.

General Purpose:

All trade-lines purchased from AU's 4 Less are purchased for one (1) 30 day reporting cycles unless otherwise stipulated in writing.

Broker/Customer agrees that all orders placed with AU's 4 Less are doing so with the intent of boosting credit scores for legal purposes only.

General terms and conditions:

1. Broker/Customer agrees to make certain they don't have a credit freeze or credit block on their credit file at the time of trade line postings.
2. Au's 4 Less guarantees that all lines will report with a 10% or less utilization rate per line. In the event a trade line is posted and the utilization is over 10% we will replace the line.
3. AU's 4Less requires that customers must have a minimum of two (2) accounts or two (2) inquires reporting on all 3 credit bureaus. If these criteria are not met, the customer will not be eligible for a credit.
4. Au's 4Less is not responsible for any costs associated with the pulling of a customer's three (3) bureau credit report.
5. All SSN's provided are subjected to skip trace analysis. If a number is found to be invalid, company can refuse service for that number.
6. All trade-lines are purchased individually and are not sold as a package and are not guaranteed to post together.
7. ****All listed dates are statement dates, NOT posting dates. All lines expected to post 1-2 weeks after statement date****

Lines with Special Requirements:

Some trade-lines may require a copy of the customer's driver's license, social security card and/or one (1) copy of a utility bill that matches the address given to Au's 4 Less. In this case, the Broker/Customer will be notified and the Broker/Customer must upload these documents into the Au's 4 Less.com system prior to any orders being sent to the card holder. No exceptions will be made.

****WARNING FOR CITI LINES: DO NOT** purchase more than one Citi or Discover line per customer. Any additional lines will not post. Adding other bank lines is fine in addition to these two but not two of these trade-line types should be purchased per customer.

Additional Trade-line Notes:

- All Citi trade-lines require you to submit a copy of the SSN card.
- All Discover trade-lines require you to submit a copy of the SSN card and drivers license.
- All Cap One trade- lines require you to submit a copy of the SSN card and drivers license.

In addition, some lines may require a hard credit pull in order for the trade-line to post to the credit file. When this occurs a special address will be provided so that a hard pull can be performed by the broker/customer.

Payment procedures:

AU's 4 Less accepts the following payment methods; Bank of America branch, Zelle, and Cash App.

Non Reporting definitions, clauses, and procedures:

** AU's 4 Less DEFINITION for " Did Not Post " - orders that did not post to at least two out of three credit bureaus following an address change and soft pull by the Broker/Customer using a AU's 4 Less approved credit monitoring system and only after ten calendar days past the statement date.

In the case that a line does not report or does not report on two or more of the credit bureaus, a procedure must be adhered to in order to receive a credit for the order.

Follow these instructions and we'll expedite your refund so you can purchase another line:

1. Double check the SSN was inputted correctly on AU Order Form.
2. Make to advise AU's 4 Less of any non-posting lines within 25 days of the closing date or the Broker/Customer forfeits the eligibility for a refund or replacement line.
3. Lines should post automatically but if it's not posted 10 days after statement date - request the special address from Au's 4 Less and perform a credit pull with special address.
4. As a new client, you will need to sign up for a credit monitoring service and provide your user name and password. There are several service providers to choose from, but we recommend Identity IQ, which is 30% cheaper than the competition. Credit Karma is not accepted). To take advantage of this incredible offer [CLICK HERE](#).

5. The approved three (3) bureau credit report must be submitted no earlier than ten (10) days and no later than 25 days after the posted statement date.

6. The Broker/Customer is responsible for making all address changes to the credit reports. They must leave the address changed on the AU's 4 Less approved credit monitoring site until being reviewed by a AU's 4 Less representative. In order to be eligible for a credit/refund an address change must have been completed.

Refund Procedures:

In the event that all of the above conditions in the "Non reporting definitions, clauses, and procedures" section, have been met we will proceed to 1st replace the non-posting line with a line of equal or greater than value. We will find this comparable replacement within 3 business days and you will receive a **FREE** 3 day/ 2 night get-a-way vacation for your inconvenience.

If your trade-line doesn't post on the second time, and we can't offer an immediate replacement of equal or greater value, you will receive a **FREE** 8 day/ 7 night get-a-way vacation and 100% of your money refunded until a suitable replacement can be found.

Frequently Asked Question:

1. How long do trade-lines take to show up on my credit report?

Often, our clients want to know how long do trade-lines take to report and post to their credit files. Each trade-line is an account that reports monthly. This means, the bank collects all the information associated with that trade-lines (the age, limit, balance, payment history, authorized users, etc.) and sends it to the credit bureaus. This, usually, happens every month. However, some banks report weekly (especially store cards).

Once the bank sends the information to the bureaus; it usually takes about 7 to 10 days for the credit bureaus to update the information.

2. How far in advance should I order my trade lines?

In order to have the trade-line added to your credit report, you must have been added to the trade-line prior to the bank collecting all of the information they will eventually send to the credit bureaus. The closer to statement date (the date on which they collect the trade-line's information) the less likely you are to report on that cycle. The sooner you are added, the more likely you will be included in that information the bank collects to send to the bureaus. We ask that all of your information including payment be in no later than 3 days prior to the statement date.

3. *How long do Trade-lines stay on my credit report?*

Trade-lines can stay on your credit report for years. They can also fall off in as little as 30 days. However, you should concern yourself more with utilizing the benefit of trade-lines as soon as possible without regard for how long it stays on your report.

4. *How does it boost my score?*

When you add an authorized user trade line to your credit report, you are adding positive payment history, length of time you have established credit, and showing responsible use of credit by having an account with a low debt ratio. All of these things will increase your credit score.

5. *What guarantees do you offer?*

Because of the many factors that go into determining your full credit score, it is impossible to guarantee a specific credit score increase. Our guarantee promises that our credit lines have perfect payment history, and less than 20% of the available credit being utilized. We also guarantee that our lines will report to a minimum of 2 out of the 3 credit bureaus within the contracted time. While 90% of the time our lines report to all 3 bureaus, there are occasionally factors outside of our control that can keep a line from hitting the 3rd bureau. If for whatever reason your line only hits one bureau, we will replace it at no charge. As most lenders take into account your mid-score, it should not lessen your ability to qualify for credit if your credit line reports to at least 2 bureaus.

Broker/Client Name

Broker/Client Signature

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