

GoCredit.me Terms of Use

Terms of Use

PLEASE READ THESE TERMS OF USE CAREFULLY. BY ACCESSING THE GoCredit.me WEBSITE (THE "SITE") YOU AGREE TO BE BOUND BY THESE TERMS OF USE.

The Site is owned and used by S.A.I.L. LLC dba GoCredit.me, a Delaware limited liability company ("GoCredit.me").

THESE TERMS OF USE ARE SUBJECT TO CHANGE AT ANY TIME AT THE DISCRETION OF GoCredit.me. IF YOU DO NOT AGREE WITH THESE TERMS OF USE, DO NOT ACCESS OR USE THE SITE. GoCredit.me RESERVES THE RIGHT TO CHANGE THESE TERMS OF USE AT ANY TIME BY POSTING A REVISED VERSION OF THE TERMS OF USE ON THE SITE. YOUR USE OF THE SITE CONSTITUTES YOUR ACKNOWLEDGEMENT OF AND AGREEMENT TO THE TERMS OF USE THAT ARE POSTED ON THE SITE AT THE TIME OF SUCH USE.

GoCredit.me grants to you, solely for your use in your online interactions with GoCredit.me, a nonexclusive, limited and revocable right to access and use the Site. You agree that you will not, without the prior written consent of GoCredit.me, use the Site or any part thereof for any other purpose, including without limitation commercial purposes, such as co-branding, framing, linking, or reselling any portion of the Site. Unauthorized use of the Site or any part thereof, including but not limited to unauthorized entry into the Site or any part thereof, misuse of passwords, or misuse of any information posted to the Site, is strictly prohibited. You acknowledge that your use of the Site may be monitored, tracked and recorded by GoCredit.me and/or its agents and/or contractors. By your use of the Site, you expressly consent to any such monitoring, tracking and recording.

The Site may be accessed using most browsers (browsers supported include without limitation: Chrome, Safari, Firefox, Edge, and IE 10) and requires cookies to be enabled for you to apply for a loan and to access and use your online account(s) with GoCredit.me ("Account"). Your online loan application will be sent to GoCredit.me using secure SSL industry standard encryption. You should receive an acknowledgement of receipt from GoCredit.me after submitting your application, but if you do not, please check your spam folder, and then contact GoCredit.me's customer service department. Please do not submit specific questions regarding your Account through GoCredit.me's Contact Us link, as this is not a secure form of communication. Please contact GoCredit.me's customer service department at (888) 599-5077 with questions regarding your application or Account. For media inquiries, please contact (847) 827-9405.

Privacy Policy: GoCredit.me respects the privacy of users of the Site. Please refer to the Privacy Policy https://GoCredit.me/privacy/ which explains how GoCredit.me collects, uses, and discloses your personal and non-personal information. Your use of the Site constitutes your acknowledgment of and agreement to the Privacy Policy that is posted on the Site at the time of such use.

Use and Conduct Restrictions: In addition to other restrictions set forth in these Terms of Use, your permission to use the Site is conditioned upon the following Use and Conduct Restrictions.



You agree that you will not under any circumstances:

- Use the Site for any unlawful purpose or for the promotion of illegal activities or in any way that is contrary to these Terms of Use or any other agreement between you and GoCredit.me;
- Provide false or inaccurate information when applying for a loan; or
- Interfere or attempt to interfere with the proper function of the Site.

Equipment: GoCredit.me is not responsible for any errors or problems that arise from equipment malfunction and/or failure of any computer or other device you use to access the Site. If you access your Account from a public or shared computer or device, you are responsible for signing out of your Account at the end of your session.

Cookies: A cookie is a piece of information which a web server may place on any computer or device you use when you visit the Site. The use of cookies by the Site facilitates your Internet session, maintains security and improves the user experience. For example, cookies are used to verify your identity, remember your personal settings such as your Account preferences, and monitor your use of the Site to improve its services. If you choose not to enable cookies on your browser, you will not be able to apply for a loan on the Site or access or use your online Account.

Passwords and Account Access: GoCredit.me may at its option change the parameters for the password used to access your Account ("Password") without prior notice to you, and if GoCredit.me does so, you will be required to change your Password the next time you access your Account. You will use reasonable security methods to prevent others from obtaining your Password or other identifying information. To prevent unauthorized access to your Account, you agree to protect and keep confidential your Account number(s), User ID(s), Password(s), and any other means of accessing your Account. Failure to do so could permit unauthorized persons to gain access to your sensitive personal and Account information and to use that information for fraudulent purposes, including identity theft. If you disclose your Account number(s), User ID(s), Password(s), and/or any other means of accessing your Account to any person(s) or entity, you assume all risks and losses associated with such disclosure. If you permit any other person(s) or entity to use the Site on your behalf, or to access or use your Account number(s), User ID(s), Password(s), or other means to access your Account, you are responsible for any transactions and activities performed from your Account and for any use of your personal and Account information by such person(s) or entity. You agree that if you believe or know that someone may attempt to access or has accessed your Account without your permission, or that any other unauthorized use or security breach has occurred, you will immediately notify GoCredit.me at (888) 599-5077.

Copyright Notices: The Site and all parts thereof, including but not limited to all functionality, content, design, text, sound recordings and images, are owned or licensed by GoCredit.me, except as otherwise expressly stated therein, and may not be copied, modified, transmitted, displayed, performed, distributed (for compensation or otherwise), licensed, altered, framed, stored for subsequent use or otherwise used in whole or in part in any manner without the prior written authorization of GoCredit.me. Content, design, text, sound recordings and images owned by third parties other than GoCredit.me and posted on the Site are subject to such third parties' respective terms of use (or other user agreement) and applicable law.

Trademark Notices: The trade names, marks, and logos of GoCredit.me are owned by GoCredit.me, respectively, and may not be used, copied, modified, transmitted, displayed, distributed, licensed or altered without prior written authorization from GoCredit.me, as applicable. Other product and company names that are mentioned on the Site may be trademarks of their respective owners and such trademarks are subject to each respective owner's terms of use (or other user agreement) and applicable law.



Web Content and Materials: GoCredit.me does not warrant the completeness, timeliness, or accuracy of any information on the Site.

GOCREDIT.ME MAY AT ANY TIME, WITHOUT PRIOR NOTICE TO YOU AND WITHOUT ANY LIABILITY TO YOU, DISCONTINUE OR MAKE CHANGES IN THE INFORMATION AND/OR ANY PRODUCTS AND/OR SERVICES OFFERED ON THE SITE. GOCREDIT.ME RESERVES THE RIGHT TO TERMINATE ANY OR ALL OF THE SITE'S CONTENT, PRODUCTS AND/OR SERVICES AT ANY TIME WITHOUT PRIOR NOTICE TO YOU.

ADDITIONAL DISCLAIMERS: THE SITE (INCLUDING ALL INFORMATION, FUNCTIONALITY, AND MATERIALS CONTAINED ON THE SITE) IS PROVIDED ON AN "AS IS" BASIS. GOCREDIT.ME SPECIFICALLY DISCLAIMS ALL WARRANTIES AND REPRESENTATIONS OF ANY KIND WITH REGARD TO THE SITE, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY, NONINFRINGEMENT OF THIRD PARTY RIGHTS, FREEDOM FROM VIRUSES OR OTHER HARMFUL CODE, ACCURACY, ADEQUACY, OR FITNESS FOR ANY PARTICULAR PURPOSE.

TO THE EXTENT ANY OF THE PRODUCTS AND/OR SERVICES OFFERED AND/OR ADVERTISED ON THE SITE ARE PROHIBITED BY APPLICABLE LAW IN ANY JURISDICTION, GOCREDIT.ME MAKES NO OFFER OF OR SOLICITATION FOR ANY SUCH PROHIBITED PRODUCTS AND/OR SERVICES IN SUCH JURISDICTION.

Access to our Site may from time to time be unavailable, delayed, interrupted, limited or slowed due to causes beyond or within the control of GoCredit.me. GoCredit.me makes NO representation or warranty as to the availability or functionality of the Site.

LIMITATION OF LIABILITY: GOCREDIT.ME WILL NOT BE LIABLE FOR ANY UNAVAILABILITY, DELAY, INTERRUPTION, LIMITATION, DIFFICULTY IN USE, INACCURACY OF INFORMATION, COMPUTER VIRUS, MALICIOUS CODE, OR OTHER DEFECT IN THE SITE, OR FOR THE INCOMPATIBILITY BETWEEN THE SITE AND FILES AND THE USER'S HARDWARE, BROWSER, SOFTWARE OR DEVICE. UNDER NO CIRCUMSTANCES WILL GOCREDIT.ME BE LIABLE TO YOU OR ANY THIRD PARTY FOR DAMAGES OF ANY KIND ARISING FROM OR RELATING TO YOUR OR ANY OTHER PERSON OR ENTITY'S USE, OR INABILITY TO USE, THE SITE, INCLUDING BUT NOT LIMITED TO LOST PROFITS, LOST OPPORTUNITY OR ANY DIRECT, INDIRECT, CONSEQUENTIAL, INCIDENTAL, SPECIAL, PUNITIVE, OR EXEMPLARY DAMAGES. REGARDLESS OF WHETHER GOCREDIT.ME HAS BEEN APPRISED OF THE LIKELIHOOD OF SUCH DAMAGES OCCURRING AND REGARDLESS OF THE FORM OF ACTION, WHETHER IN CONTRACT, WARRANTY, TORT (INCLUDING NEGLIGENCE), STRICT LIABILITY, OR OTHERWISE. YOU USE THE SITE AT YOUR OWN RISK.

Enforceability and Governing Law: In the event any of the term(s) or provision(s) of these Terms of Use shall be held to be unenforceable, such term(s) or provision(s) shall be enforced to the fullest extent permitted by applicable law and the remaining terms and provisions shall remain in full force and effect and shall be enforced to the fullest extent permitted by applicable law. In the event of any conflict between these Terms of Use and the terms of any other agreement you have with GoCredit.me, the terms of such other agreement shall control. Your access to and use of the Site are governed by the laws of the State of Illinois.

Information from Children: You must be 18 years old to use the Site. GoCredit.me does not knowingly collect information from anyone under the age of 18, and GoCredit.me does not offer loans or any other products or services to anyone under the age of 18.

Effective Date: March 1, 2023