

Wype.io

Terms of Service

These Wype.io terms of service (“Agreement”) constitutes a binding contract made by and between Wype.io, (“WYPE”) and you (the “Client”). WYPE and Client hereby agree to the following terms and conditions. **IF YOU DO NOT AGREE TO ALL OF THE TERMS HEREIN, YOU ARE PROHIBITED FROM MAKING ANY USE OF OUR SERVICES. This Agreement contain significant limitations on our liability as well as restrictions on your legal rights—read them thoroughly. It is your obligation to read, understand and agree to these terms before you proceed to use our services.**

Term – The term of this Agreement is dependent on the payment option chosen by the Client and all services must be performed by WYPE in that period. The term shall continue for a minimum of three months regardless of the payment option chosen.

Guarantee – Although we cannot guarantee by law a certain outcome, we prepare documents conforming to Federal Law, certain state Privacy Laws, and the Fair Credit Reporting Act. We will prepare documents to assist you to accurately report to the credit bureaus and place a fraud alert on your file to assist in protecting you against future data breaches and attempts to use your identity in a fraudulent manner.

Governing Law – This Agreement shall be governed by and construed according to the laws of the State of Wyoming, without giving effect to normal choice-of-law and conflict-of-law principles. Except for a suit by WYPE to collect the purchase price or other fees owed by Client pursuant to the Agreement, the parties agree that a party asserting any claim or dispute regarding this Agreement shall file and litigate such claim/dispute only in a court in Wyoming.

Entire Agreement – This Agreement, including any attachments to the Agreement, sets forth the entire Agreement regarding the subject matter of the Agreement, and supersedes and terminates all prior agreements and understandings between you and WYPE. No subsequent alteration, amendment, change or addition to this Agreement will be binding upon you and us unless reduced to writing and signed by you and us.

Customer Responsibilities and Communications – You agree to assist us in answering certain security questions regarding your identity and credit history as may be performed by any associate of WYPE. You also agree and acknowledge that once our services have begun, you will not apply for any new credit or miss a payment for the space of 30-45 days, thus negating the positive results of our work on your behalf.

Non-Profit Credit Counseling Services – You have the right to hire a non-profit credit counseling service.

No Legal, Financial or Tax Advice Provided – No financial, legal, or tax advice or counsel is given, or shall be deemed to have been given by WYPE or its affiliates and contractors.

Staffing– WYPE may assign clerical staff, or others to perform work on your case. You agree services in connection with our representation of you may be performed by any associate of WYPE. You may revoke your Limited Power of Attorney by filling out and signing the Revocation of Limited Power of Attorney.

Your Right to Cancel Agreement – You may cancel this contract without penalty or obligation at any time before midnight of the third day after the date on which you signed the contract.

Refund Policy – In the event that a refund is requested, the client is entitled to 100% of their money back, if, and only if, the following criteria are met:

- Less than an average of a 35 point increase across all 3 credit bureaus
- A promise or misrepresentation was presented upon initial sign up for WYPE services

The client will not be entitled to a refund if they violate the terms of the service agreement as well as for the following reasons:

- The client tries to open up or apply for new credit during the process resulting in new inquiries
- The client misses payments during the process which negates any positive work being done

All requests for a refund will be reviewed by WYPE to verify the validity of the request by the client. If the request is valid and there is no alternative to rectify the situation, the refund will be issued within 2-3 business days after signing of release agreement.

Indemnification – Client shall assume, pay, indemnify, hold harmless, and reimburse WYPE and its owners, employees, agents, affiliates, contractors, successors and assigns for any and all liabilities, damages, claims, suits, settlements, judgments, costs, and expenses (including reasonable attorney’s fees and court costs) directly or indirectly incurred by WYPE to the extent the same are related in any way to Client’s use of the services or which are primarily attributable to the negligence or intentional acts or omissions by Client, including any authorized or unauthorized users. Notwithstanding the foregoing, nothing contained herein shall release WYPE from any liability for its own gross negligence, except as allowed by law.

Limitation of Liability – Neither party shall be liable for any consequential, incidental, special, or indirect damages (including, but not limited to, loss of profits, goodwill, use, or other intangible items) even if the other party has been advised of the possibility of such damages or losses. With respect to any other damages, WYPE’s liability hereunder shall in no event exceed an amount equal to the amount actually paid by Client to WYPE prior to a claim being made, regardless of the basis for the claim. Client understands that this is a significant limitation on Client’s right to sue WYPE and Client should not proceed if Client does not agree. WYPE shall not be bound by any typographical or other error or misprint in its marketing materials or online

purchase websites, so long as WYPE provides prompt notice of any such error and corrects the same.

Consumer Credit File Rights Under State and Federal Law

You have a right to dispute inaccurate information in your credit report by contacting the credit bureau directly. However, neither you nor any 'credit repair' company or credit repair organization has the right to have accurate, current, and verifiable information removed from your credit report. The credit bureau must remove accurate, negative information from your report only if it is over 7 years old. Bankruptcy information can be reported for 10 years.

You have a right to obtain a copy of your credit report from a credit bureau. You may be charged a reasonable fee. There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The credit bureau must provide someone to help you interpret the information in your credit file. You are entitled to receive a free copy of your credit report if you are unemployed and intend to apply for employment in the next 60 days, if you are a recipient of public welfare assistance, or if you have reason to believe that there is inaccurate information in your credit report due to fraud.

You have a right to sue a credit repair organization that violates the Credit Repair Organization Act. This law prohibits deceptive practices by credit repair organizations.

You have the right to cancel your contract with any credit repair organization for any reason within 3 business days from the date you signed it.

Credit bureaus are required to follow reasonable procedures to ensure that the information they report is accurate. However, mistakes may occur.

You may, on your own, notify a credit bureau in writing that you dispute the accuracy of information in your credit file. The credit bureau must then reinvestigate and modify or remove inaccurate or incomplete information. The credit bureau may not charge any fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit bureau.

If the credit bureau's reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit bureau, to be kept in your file, explaining why you think the record is inaccurate. The credit bureau must include a summary of your statement about disputed information with any report it issues about you.

The Federal Trade Commission regulates credit bureaus and credit repair organizations. For more information contact:

The Public Reference Branch
Federal Trade Commission
Washington, D.C. 20580