

Terms & Conditions

Educate and Restore Credit, LLC

Effective Date: 01/01/2025

Last Updated: 08/01/2025

Agreement to Terms

By accessing or using our website at www.EducateAndRestoreCredit.com or any of our services, you agree to be bound by these Terms & Conditions and all applicable laws. If you do not agree to these terms, please do not use our website or services.

Important: These terms may change at any time. We will post updates on this page, and your continued use constitutes acceptance of any changes.

1. About Our Services

Service Availability

- Our credit education and restoration services may not be available in all states
- Services are currently **not available in South Carolina**
- Please contact us at support@educateandrestorecredit.com to confirm availability in your state

Age Requirements

- You must be **18 years or older** to use our services
- Our website is not intended for minors under 18

Account Access

- Some services require account creation and verification
 - We reserve the right to limit, modify, or terminate accounts at our discretion
 - You are responsible for maintaining the confidentiality of your account credentials
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2. Service Terms & Pricing

Credit Restoration Services

- All credit restoration services are governed by our separate Service Agreement
- You must review and accept the Service Agreement before services begin
- Pricing is listed in U.S. Dollars and subject to change with notice

Billing & Cancellation

- Services are billed according to your chosen plan
- Cancellations take effect at the end of your current billing cycle
- **No prorated refunds** are provided for partial billing periods
- See our Money-Back Guarantee policy for refund eligibility requirements

Service Descriptions

- We strive for accuracy in all service descriptions
 - We do not guarantee that descriptions are complete, current, or error-free
 - If services don't match descriptions, your remedy is cancellation per the Service Agreement
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3. Privacy & Data Protection

Information Collection

- We collect and use your information as described in our Privacy Policy
- By using our services, you consent to our data practices
- We may share your information with authorized third-party providers

Communications

- You consent to receive emails about services, updates, and promotional offers
 - You can opt out of marketing communications at any time
 - We may contact you regarding your account or services regardless of communication preferences
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4. Intellectual Property Rights

Our Content

- All website content (logos, text, images, designs, graphics) is owned by Educate and Restore Credit or our licensors
- Content is protected by copyright, trademark, and other intellectual property laws
- You may view and print content for personal, non-commercial use only

Your Content

- You retain ownership of content you upload or submit
- You grant us a non-exclusive license to use your content for business purposes
- You represent that your content doesn't infringe any third-party rights
- We may remove any content at our discretion

Trademarks

- Our trademarks, service marks, and logos are proprietary
 - You may not use our intellectual property without written permission
 - Unauthorized use may result in legal action
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5. User Conduct & Responsibilities

Acceptable Use

You agree **NOT** to use our website or services to:

- Engage in illegal or fraudulent activities
- Upload malicious software or harmful code
- Violate any applicable laws or regulations
- Infringe on intellectual property rights
- Harass, threaten, or harm others
- Impersonate any