

Below is your **complete** Terms of Service text in a single document, suitable for saving as a PDF. All brand/email replacements and phone number removals have been applied, **including** your updated payment policy (BTC, ACH, wire only). Nothing else has been changed. To finalize as a PDF, simply copy this text into a word processor (e.g., Microsoft Word, Google Docs), check formatting/page breaks, and export to PDF.

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# Tradeline Finder

## Terms of Service

**Effective Date:** [Insert Date]

**Governing Law:** State of California

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## 1. Introduction

### 1.1 Acceptance of Terms

By accessing, using, or engaging with **Tradeline Finder** (“Company,” “we,” “us,” or “our”), you (“Client,” “you,” or “your”) acknowledge and agree to be legally bound by the terms and conditions set forth in this Terms of Service agreement (“Agreement” or “Terms”). This Agreement governs your use of our website, products, and services, including but not limited to tradeline facilitation, debt collection operations, and any affiliated services provided by **Tradeline Finder**.

Your continued use of **Tradeline Finder** constitutes acceptance of these Terms, as well as any modifications made to them. If you do not agree to these Terms, you must discontinue use of our services immediately.

### 1.2 Definitions

For clarity and legal precision, the following definitions apply throughout this Agreement:

- **“Tradeline”** – A financial account that appears on a credit report, which may include credit cards, loans, or other credit-related transactions.
- **“Tradeline Reassignment”** – The process of adding a client as an authorized user to an existing credit account to potentially impact their credit history.

- **“Debt Collection Services”** – The act of collecting payments owed on delinquent accounts in compliance with federal and state regulations.
- **“Client”** – Any individual, entity, or third party that engages in **Tradeline Finder** services.
- **“Chargeback”** – A payment dispute initiated by the Client through a financial institution or payment processor.
- **“Binding Arbitration”** – A method of resolving disputes outside of court where a neutral third party renders a decision that both parties must abide by.

### **1.3 Electronic Signature Agreement**

By using our services, you consent to electronically sign this Agreement. Digital acceptance (such as clicking an “I Agree” button, signing electronically, or making a payment for services) is legally equivalent to a handwritten signature under the California Uniform Electronic Transactions Act (UETA) and the federal Electronic Signatures in Global and National Commerce Act (E-SIGN Act).

### **1.4 Updates and Revisions**

We reserve the right to modify these Terms at any time. Modifications may be made to reflect changes in legal compliance, service offerings, business operations, or for any other reason deemed necessary. Updates will take effect immediately upon posting on our website.

#### **1.4.1 Client Responsibility to Stay Updated**

Clients are responsible for reviewing the Terms regularly to stay informed of any changes. Continued use of our services after any updates signifies your acceptance of the revised Terms.

### **1.5 Binding Legal Agreement**

#### **1.5.1 Legally Enforceable Contract**

This Agreement constitutes a legally binding contract between **Tradeline Finder** and the Client. Failure to adhere to these Terms may result in service termination, legal action, and financial penalties where applicable.

#### **1.5.2 Enforceability in California and Federal Courts**

This Agreement is governed by the laws of the State of California, with disputes subject to resolution in California courts or binding arbitration, as outlined in these Terms.

### 1.5.3 No Claims of Ignorance Permitted

By engaging with **Tradeline Finder**, you affirm that you have read, understood, and agreed to these Terms. Claims of ignorance, failure to review, or misunderstanding will not absolve you from compliance.

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## 2. Services Provided

### 2.1 Overview of Tradeline Finder Services

**Tradeline Finder** operates as a debt collection agency that also offers tradeline facilitation services. Our services include but are not limited to:

- **Debt Acquisition and Collection** – Purchasing delinquent debts and legally pursuing collection efforts in compliance with applicable laws.
- **Tradeline Services** – Facilitating the process of tradeline reassignment, which allows clients to be added as authorized users to assist with potential credit profile enhancements.
- **Reassignment Process** – The tradeline process involves the reassignment of financial data. **Tradeline Finder** is responsible for delivering necessary documentation and information, but we do not guarantee any specific outcomes.
- **Business Credit Advisory** – General advisory services regarding business credit strategies, not constituting legal or financial advice.
- **Customer Support and Documentation Assistance** – Providing clients with information and guidance regarding tradeline-related inquiries.

By engaging in these services, Clients agree that **Tradeline Finder** does not provide credit repair services and is not affiliated with any credit bureau, financial institution, or lender.

### 2.2 Tradeline Services

#### 2.2.1 Nature of Tradelines

Tradelines are credit accounts reported on a credit file. When a client is added as an authorized user to an existing tradeline, it may or may not affect their credit history depending on various external factors.

**Tradeline Finder** does not sell credit or guarantee score improvement. We solely facilitate the tradeline reassignment process.

### **2.2.2 Authorized User Tradelines**

An authorized user tradeline allows a client to be added to an existing credit account. This is subject to banking institution policies, credit bureau discretion, and financial institution regulations. **Tradeline Finder** has no control over whether an institution will report a tradeline.

- Clients are not purchasing credit accounts. They are paying for facilitation services.
- Results are not guaranteed as reporting is determined by third-party institutions.
- The effectiveness of a tradeline varies depending on existing credit history, profile structure, and external factors.

### **2.2.3 Limitations and Risk Disclosure**

Clients acknowledge:

- **No Guaranteed Reporting:** Estimated 40% chance of successful reporting.
- **Third-Party Control:** Credit bureaus may delay, ignore, reject, or remove tradelines.
- **Not a Permanent Addition:** Authorized user tradelines are often removed after a set period.

By purchasing our tradeline services, Clients assume full responsibility for their financial decisions.

## **2.3 Debt Collection Services**

### **2.3.1 Compliance with Debt Collection Laws**

**Tradeline Finder** operates as a debt collection agency in compliance with:

- Fair Debt Collection Practices Act (FDCPA)
- California Rosenthal Fair Debt Collection Practices Act
- Fair Credit Reporting Act (FCRA)
- California Consumer Credit Reporting Agencies Act

We abide by all state and federal laws regarding ethical debt collection practices.

### **2.3.2 Debt Purchasing & Collection Efforts**

When **Tradeline Finder** purchases a delinquent account, we assume the right to collect the debt legally. Clients with outstanding balances should:

- Respond to collection efforts in good faith.
- Not attempt to dispute a valid debt fraudulently.
- Understand debt settlement options may be offered at our sole discretion.

### **2.3.3 Reporting Delinquent Accounts**

If a Client fails to pay a debt owed to **Tradeline Finder**, we reserve the right to:

- Report the outstanding balance to credit bureaus.
- Sell the delinquent account to a third-party debt buyer.
- Pursue legal action, with attorney and court fees payable by the Client.

## **2.4 Business Credit Advisory Services**

We may provide general business credit advisory, which includes:

- Guidance on structuring business credit.
- Recommendations on lender relationships.
- Information on tradeline impact for business credit files.

**Tradeline Finder** does not offer financial, legal, or credit repair advice. Clients are responsible for consulting professional advisors as needed.

## **2.5 Service Limitations and Disclaimers**

### **2.5.1 No Affiliation with Credit Bureaus**

We are not affiliated with Experian, TransUnion, or Equifax. Any claims of affiliation made by a Client will result in immediate termination of services.

### **2.5.2 No Performance Guarantees**

- No guarantee of credit score increases.
- No guarantee of loan approvals or financial benefits.
- No guarantee of tradeline reporting.

### **2.5.3 Client Assumption of Risk**

By engaging in **Tradeline Finder** services, Clients assume full risk regarding:

- How a tradeline impacts credit.
- Whether credit bureaus accept or reject a tradeline.
- Lender recognition of tradelines.

## **2.6 Service Modifications and Discontinuation**

### **2.6.1 Right to Modify Services**

**Tradeline Finder** reserves the right to:

- Modify, suspend, or discontinue services at any time.
- Update terms based on compliance changes.
- Refuse service at our discretion.

### **2.6.2 Termination of Services**

Services may be terminated for:

- Failure to comply with Terms.
- Suspicion of fraud.
- Disputes, chargebacks, or non-payment.

No refunds for terminations due to Client misconduct.

## **2.7 Client Responsibility in Service Use**

### **2.7.1 Documentation and Accuracy**

Clients must provide accurate information, valid documentation, and updated details if circumstances change.

### **2.7.2 Follow-Up with Credit Bureaus**

Once a tradeline is reassigned, the Client is responsible for checking their credit report, contacting bureaus about non-reporting, and handling disputes independently. **Tradeline Finder** does not guarantee bureau intervention post-service.

## **2.8 Acknowledgment of Service Terms**

By engaging our services, Clients acknowledge:

- Reading and understanding these Terms.
  - Awareness of potential risks in tradeline purchases.
  - Sole responsibility for financial decisions.
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## **3. Client Responsibilities**

### **3.1 General Obligations**

Clients must:

- Provide accurate information.
- Comply with applicable laws.
- Follow proper procedures.
- Maintain ethical conduct (no misuse, fraud, or illegal activities).

### **3.2 Identity Verification and Fraud Prevention**

#### **3.2.1 Verification Requirements**

To prevent fraud, **Tradeline Finder** may require:

- Government-issued ID
- Proof of address
- Selfie verification
- Business documentation (if relevant)

Failure to provide verification may result in refusal of service with no refund.

### **3.2.2 Mismatched or Inconsistent Information**

**Tradeline Finder** may deny service and retain payments or report suspicious activity if we detect inconsistencies (lack of online presence, mismatched documents, suspicious IP, etc.).

### **3.2.3 Use of Credit Privacy Numbers (CPNs)**

We are CPN-friendly if:

- The CPN is legally assigned.
- The Client uses their real identity alongside the CPN.
- It does not belong to another individual.

Suspected misuse results in denial of service, no refund, potential legal action, and reporting to law enforcement.

## **3.3 Payment Responsibilities**

### **3.3.1 Payment Policy**

- Full payment before services are rendered.
- All transactions are final; no chargebacks allowed.
- Chargeback initiations lead to legal action and possible negative credit reporting.

### **3.3.2 No Payment Disputes or Chargebacks**



- Chargebacks are aggressively contested.
- Unpaid balances may go to collections and appear on credit reports.
- Disputes must be resolved directly with **Tradeline Finder** first.

## **3.4 Confidentiality and Non-Disclosure**

### **3.4.1 Protection of Tradeline Finder's Intellectual Property**

All materials, processes, and business strategies used by **Tradeline Finder** are proprietary. Clients must not share, copy, or misuse them.

### **3.4.2 Non-Compete Agreement**

Clients must not create or advise a competing business for at least 3 years. Violations may result in financial penalties and legal action.

### **3.4.3 NDA and Legal Consequences**

Clients accept a Non-Disclosure Agreement by signing up. Violations may result in minimum \$50,000 fines, civil or criminal action, and blacklisting.

## **3.5 Legal and Compliance Responsibilities**

### **3.5.1 Compliance with Laws**

Clients must comply with:

- FCRA, FDCPA, CCPA
- All relevant federal and state regulations

Illegal activities (fraud, identity theft, etc.) result in immediate termination, no refund, and possible legal reporting.

### **3.5.2 Understanding and Acceptance of Risks**

Clients agree:

- Tradelines are not guaranteed to report.
- No assurance of credit score improvement.

- Lenders may not recognize tradelines.

### **3.6 Responsibility for Credit Bureau Communication**

Clients handle all post-reassignment bureau interactions. **Tradeline Finder** does not intervene after delivery.

### **3.7 Defamation and Public Statements**

#### **3.7.1 No Defamatory Statements**

No false or misleading statements about **Tradeline Finder**, its owners, employees, or services.

#### **3.7.2 Consequences of Defamation**

Legal action for reputational/financial damages, potential monetary liability, and cease-and-desist orders.

### **3.8 Client Agreement to Arbitration and No Class Actions**

#### **3.8.1 Binding Arbitration Clause**

All disputes must go to binding arbitration (AAA). Clients waive the right to sue in court.

#### **3.8.2 No Class-Action Lawsuits**

Clients agree not to bring or join class-action lawsuits. Disputes are handled individually.

### **3.9 Acknowledgment of Agreement**

By using **Tradeline Finder**, Clients confirm they:

- Read and understand these Terms.
- Accept responsibilities outlined.
- May face legal/financial consequences for non-compliance.

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## **4. Tradeline Reporting Process & Client Responsibilities**

### **4.1 Nature of Service**

#### **4.1.1 Aged Tradelines from a Debt Collection Agency**

**Tradeline Finder** is strictly a collections agency, not a credit bureau. We sell aged tradelines that are out of statute and may appear on a credit report if proper procedures are followed by the client.

#### **4.1.2 Legal Status of Tradelines**

These accounts are dormant, aged, and beyond the statute of limitations. Clients purchase for reassignment only.

### **4.2 Client Responsibilities for Reporting**

#### **4.2.1 Requirements for Potential Reporting**

Clients are 100% responsible for:

- Submitting a correct debt update letter
- Ensuring no freezes/fraud alerts
- Matching ID and documentation precisely
- Repeating steps if necessary

#### **4.2.2 Understanding Reporting Limitations**

Credit bureaus may ignore or reject these submissions, which is outside **Tradeline Finder's** control.

### **4.3 Legal Compliance and Disclaimers**

#### **4.3.1 CROA Limitations**

We cannot promise credit score improvements, guaranteed reporting, or timelines.

#### **4.3.2 General Outcome Disclaimer**

The tradeline reporting process is complicated and experimental. We do not guarantee specific results.

#### **4.4 Money-Back Guarantee (Light Reference)**

We offer a money-back guarantee under strict conditions described later. It is not a guarantee of success.

## **4.5 CPN Usage & Identity Verification**

### **4.5.1 Acceptable Use of CPN**

Legal CPN usage is accepted if it matches the client's identity, name, and address.

### **4.5.2 Identity Inconsistencies or Suspected Fraud**

Suspicious or inconsistent info halts delivery until verification is complete.

### **4.5.3 No Refunds on Verified Deliveries**

Once we email the tradeline and send the HelloSign agreement, no refunds are issued.

## **4.6 Finality of Delivery**

Once:

1. Tradeline details are emailed
2. HelloSign reassignment is sent

Our obligation is complete.

## **4.7 Chargebacks & Legal Enforcement**

Filing disputes post-delivery may lead to collections, civil litigation, and reporting of delinquency.

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# **5. Payment Terms, Refund Policy & Money-Back Guarantee**

## **5.1 Payment Structure**

### **5.1.1 Accepted Payment Methods**

We **only** accept:

- **Bitcoin (BTC)**
- **ACH transfer**

- **Bank wire transfer**

If you wish to use credit or debit, you must convert funds into BTC or cash before paying us.

**Tradeline Finder** does not process credit or debit cards directly. All payments must be made in full before any service is rendered.

### **5.1.2 No Payment Plan Without Prior Written Agreement**

No payment plans unless explicitly approved in writing. Unauthorized partial payments may result in denial or delay.

### **5.1.3 Payment Acknowledgment**

By submitting payment, you confirm:

- You are purchasing a product that does not guarantee any credit score improvement.
- You have read and accept these Terms.
- No credit repair, credit monitoring, or legal advice is included.

## **5.2 Refund Policy**

### **5.2.1 Strict Refund Eligibility**

A refund is possible only if **Tradeline Finder** fails to deliver the tradeline package (details + HelloSign agreement) within 3 business days after receiving payment and all required documents.

### **5.2.2 Non-Refundable Situations**

No refund if:

- We sent the package.
- Instructions weren't followed.
- The tradeline did not report or the credit score didn't change.
- Bureau delays/ignores the submission.
- The client had freeze/fraud alerts not disclosed.

- The client initiated disputes/chargebacks without contacting us first.

## **5.3 Chargebacks & Payment Disputes**

### **5.3.1 Prohibition Against Disputes**

Purchasing from **Tradeline Finder** means you agree not to file a chargeback or dispute for delivered services.

### **5.3.2 Legal Consequences of Chargebacks**

If a chargeback is filed after delivery:

- The account goes to collections.
- We may file a civil lawsuit in California.
- All attorney fees, court costs, and damages fall to the client.
- Delinquency may be reported as an unpaid debt.

### **5.3.3 Pre-Dispute Resolution Requirement**

Clients must first contact **help@tradelinefinder.com** to resolve any payment issue before disputing. Failure to do so may result in permanent blacklisting.

## **5.4 No Recurring Charges**

### **5.4.1 One-Time Purchase**

All tradeline purchases are one-time charges. No subscriptions.

### **5.4.2 Future Purchases Require Reauthorization**

Each new purchase requires fresh payment, updated docs (if needed), and acknowledgment of Terms.

## **5.5 Payment Confirmation**

### **5.5.1 Receipt and Invoice**

Upon payment confirmation:

- An email receipt is sent.
- A digital invoice is generated.
- Processing begins only after full payment/documentation are received.

### **5.5.2 Client Acknowledgment of Risk**

By paying, you affirm:

- You understand this is an experimental product.
  - You accept full responsibility for outcomes.
  - You have read these Terms thoroughly.
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## **6. Identity Verification, Fraud Prevention & Compliance Protocols**

### **6.1 Purpose of Verification Protocols**

We adhere to strict verification procedures to comply with anti-fraud and identity protection laws, ensuring legitimate transactions.

### **6.2 Required Identity Documentation**

#### **6.2.1 Government-Issued Identification**

A valid, unexpired government ID matching the name provided in the purchase.

#### **6.2.2 Proof of Address**

A recent utility bill, lease, or bank statement (within 60 days) matching the ID address.

#### **6.2.3 Additional Verification Requests**

We may request further documents (secondary ID, notarized affidavit) if red flags arise. Failure to comply may result in denial with no refund.

### **6.3 Compliance with Anti-Fraud & Identity Protection Laws**

### **6.3.1 California & Federal Legal Compliance**

We abide by the CA Identity Theft Protection Act and federal Identity Theft Deterrence Act. All data is verified against fraud databases and guidelines.

### **6.3.2 Zero Tolerance for Misrepresentation**

Any falsification leads to immediate cancellation, no refund, and possible law enforcement reporting.

### **6.3.3 No CPN Misuse or Unauthorized Third-Party Purchases**

- Clients must be the legal owner of the ID or CPN used.
- Third-party purchases require a valid, notarized POA.

## **6.4 Fraudulent Activities & Consequences**

### **6.4.1 What Constitutes Fraudulent Activity**

- Falsified documents
- Mismatched addresses
- Stolen payment methods
- Chargeback fraud after delivery

### **6.4.2 Consequences of Fraudulent Actions**

- Service termination with no refund
- Permanent blacklisting
- Legal action
- Reporting to financial institutions and law enforcement

## **6.5 Discretionary Right to Deny Service**

### **6.5.1 Absolute Right to Refuse Transactions**

We may deny service for suspected fraud or non-compliance, with no refund given.



### **6.5.2 Mandatory Verification Holds**

We can hold orders until identity is fully verified. If unresolved, the order is canceled with no refund.

## **6.6 Client Agreement to Verification Policies**

### **6.6.1 Binding Agreement**

By purchasing, the client agrees to:

1. Understand the verification process.
2. Accept that non-compliance means cancellation.
3. Cooperate with identity checks.
4. Waive disputes over canceled orders for verification failure.

## **6.7 Final Acknowledgment & Legal Compliance**

Clients must electronically accept these terms. They affirm they have provided truthful information and understand any fraud attempt results in termination without refund.

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# **7. Prohibited Activities and Client Misconduct Policies**

## **7.1 Overview & Purpose**

We uphold strict guidelines to protect our systems, brand, and legitimate clients. Any breach may lead to termination, legal action, or blacklisting.

## **7.2 Prohibited Uses of Tradeline Finder Services**

### **7.2.1 Use of False or Stolen Information**

Clients cannot submit false IDs, stolen credentials, or unassigned CPNs.

### **7.2.2 Misuse of CPNs or Alternate Profiles**

CPN use must match the client's own identity. Unrelated or fraudulent usage leads to immediate cancellation.

### **7.2.3 Third-Party Purchases Without Authorization**

No purchasing for another individual without a valid POA. Mismatched details may cause cancellation.

### **7.2.4 Attempting to Circumvent Verification Protocols**

No bypassing or deceiving identity checks. Documents must be authentic and unaltered.

## **7.3 Misconduct That Results in Immediate Termination**

### **7.3.1 Defamation & False Accusations**

Defaming **Tradeline Finder**, owners, or affiliates publicly will result in immediate termination and potential litigation.

### **7.3.2 Chargeback or Payment Fraud**

Initiating a dispute post-delivery is fraud. It will be reported to collections, credit bureaus, and may lead to additional penalties.

### **7.3.3 Reverse Engineering or Theft of Intellectual Property**

Copying or replicating our proprietary tools or processes results in a minimum \$50,000 fee, plus potential civil/criminal action.

## **7.4 Attempting to Resell, Redistribute, or Exploit Services**

### **7.4.1 Unauthorized Resale of Services**

Clients cannot resell **Tradeline Finder** services or data to third parties, nor offer competing services using our brand/content.

### **7.4.2 Coaching, Training, or Consulting Using Our System**

No creating tutorials or teaching our methods without authorization.

### **7.4.3 Use of Screenshots, Internal Communications, or Tools**

Sharing system screenshots, email sequences, or contract templates is strictly forbidden.

## **7.5 Legal Consequences of Violations**

### **7.5.1 Monetary Liability**

Violations may incur liquidated damages (minimum \$10,000), plus revenue loss, attorney fees, etc.

### **7.5.2 Civil and Criminal Reporting**

Fraud may be reported to FTC, CFPB, state attorneys, and credit bureaus.

### **7.6 Final Acknowledgment of Prohibited Use Policy**

By agreeing, clients confirm they understand and accept these misconduct rules. Violations lead to termination, blacklisting, and legal action.

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## **8. Payment, Refund, and Chargeback Policy**

### **8.1 Overview & Purpose**

This section details payment policies, refund conditions, and chargeback consequences. By using our services, you agree to abide by them.

### **8.2 Payment Terms and Conditions**

#### **8.2.1 Accepted Payment Methods**

Only BTC, ACH, and wire are accepted. Unauthorized or fraudulent methods are reported.

#### **8.2.2 Payment Obligations**

Clients must provide accurate billing info. Full payment is required upfront. We are not responsible for bank fees or processing delays.

### **8.3 Refund Policy**

#### **8.3.1 Refund Eligibility**

Only if **Tradeline Finder** fails to deliver the tradeline package within 3 business days.

#### **8.3.2 Refund Request Process**

Email [help@tradelinefinder.com](mailto:help@tradelinefinder.com) with your order details, payment proof, and reasons. Approved refunds process within 10–15 business days.

#### **8.3.3 No Refunds After Delivery**

No refunds for client misunderstandings, credit bureau delays, or dissatisfaction post-delivery.

### **8.4 Chargeback and Dispute Policy**

#### **8.4.1 No Unauthorized Chargebacks**

You agree not to dispute transactions after receiving the service.

#### **8.4.2 Consequences of Chargebacks**

Disputed balances go to collections; we may pursue civil litigation and negative reporting to credit bureaus.

#### **8.4.3 Legal Waiver Against Chargebacks**

Clients waive the right to claim refunds beyond our stated policy. Payment reversals post-delivery violate this contract.

### **8.5 Fraud Prevention and Verification Requirements**

#### **8.5.1 Identity Verification Policy**

Name, ID, and billing details must match. POA is needed if purchasing for someone else.

#### **8.5.2 Suspicious Transactions**

Flagged orders require additional verification. Failure to pass results in cancellation, no refund.

#### **8.5.3 No Support for Fraudulent Activities**

We report suspicious transactions to authorities. Fraud attempts lead to blacklisting and legal action.

### **8.6 Client Responsibility & Legal Agreement**

By paying, clients agree they understand the process, read the policies, and waive unauthorized disputes.

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## **9. Identity Verification & Fraud Prevention**

### **9.1 Overview & Purpose**

Ensuring security and integrity through strict procedures. Clients must comply to prevent service denial or legal consequences.

### **9.2 Identity Verification Requirements**

### **9.2.1 Required Identification Documents**

Valid government ID and proof of address are mandatory.

### **9.2.2 Additional Documentation Requests**

Secondary ID, notarized affidavits, or video calls may be required if mismatches appear.

### **9.2.3 Verification Timeline & Processing**

Typically 24–72 hours. Non-response over 5 business days leads to auto-cancellation.

## **9.3 Third-Party Purchases & Power of Attorney**

### **9.3.1 Purchasing on Behalf of Another**

A notarized POA is required. If POA fails verification, no refund is issued.

### **9.3.2 Name, ID, and Address Mismatch**

Orders won't proceed with mismatched info. Funds forfeited if unresolved.

## **9.4 CPN (Credit Privacy Number) Usage & Restrictions**

### **9.4.1 Permitted Use of CPNs**

Must be legally assigned to the client, matching ID and address. No misrepresentation allowed.

### **9.4.2 Prohibited CPN Use**

Unregistered or fraudulent CPN usage leads to blacklisting and termination without refund.

## **9.5 Fraud Prevention & Detection Measures**

### **9.5.1 Common Fraudulent Activities**

Fake IDs, proxy/VPN usage, stolen payment methods, multiple contradictory orders.

### **9.5.2 Automated & Manual Fraud Detection**

We use AI systems plus manual reviews. High-risk orders are put on hold.

## **9.6 Consequences of Fraudulent or Suspicious Activity**

### **9.6.1 Immediate Order Cancellation & Account Termination**

No refund if fraud is detected. Future transactions blocked.

## 9.6.2 Legal & Financial Consequences

May include law enforcement reporting, damage recovery, and credit bureau notifications.

## 9.7 Client Acknowledgment & Agreement

Clients affirm they provided truthful information and understand zero tolerance for fraud.

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# 10. Payment Terms, Refunds & Chargebacks

## 10.1 Overview & Payment Acknowledgment

All payments are final, non-refundable, and non-disputable unless otherwise stated. Clients must fully understand these conditions.

## 10.2 Payment Methods Accepted

Tradeline Finder accepts only:

- **Bitcoin (BTC)**
- **ACH transfers**
- **Bank wire transfers**

No direct credit or debit card payments. If you wish to use credit/debit, you must convert to BTC or cash first.

## 10.3 Payment Terms & Conditions

1. **Full Payment:** Required before any work begins.
2. **No Partial Payments:** Unless there's an official installment agreement.
3. **No Payment Reversals:** Reversing a transaction after purchase leads to collection efforts.
4. **Failed Payments:** Orders won't process if payment is declined.
5. **Multiple Transactions:** We correct user errors at our discretion.

## **10.4 Refund Policy**

### **10.4.1 General Refund Policy**

Non-refundable except if we fail to deliver within 3 business days.

### **10.4.2 Situations Where Refunds Are Not Issued**

No refunds if:

- The client fails ID verification.
- They change their mind.
- Tradeline doesn't report.
- The tradeline is delivered.

## **10.5 Chargebacks & Payment Disputes**

### **10.5.1 Zero-Tolerance Chargeback Policy**

Any chargeback after receiving service is a violation of these Terms.

### **10.5.2 Legal Consequences of Filing a Chargeback**

We will contest chargebacks, seek legal fees, and blacklist the client.

## **10.6 Collections & Debt Recovery Policies**

### **10.6.1 Debt Collection Process**

Unpaid balances or unauthorized disputes go to third-party collections. Legal action may also ensue.

### **10.6.2 Reporting to Credit Bureaus**

We may report the outstanding balance, negatively impacting the client's credit file.

## **10.7 Payment Plan Agreements & Default Terms**

If a payment plan is approved:

- Payments must be timely.

- Missed payments cancel services.
- Defaults accelerate the balance due.
- Non-payment leads to collections and credit reporting.

## **10.8 Acknowledgment of Payment Terms & Liability**

By purchasing, clients acknowledge reading and understanding all payment/refund/chargeback policies. Any reversal attempt results in legal action and collections.

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# **11. Identity Verification, Fraud Prevention & Compliance Measures**

## **11.1 Overview & Compliance Requirements**

**Tradeline Finder** enforces strict policies to prevent fraud and unauthorized transactions.

## **11.2 Identity Verification Requirements**

Clients must provide official ID, proof of address, and any requested documents.

## **11.3 Compliance with Anti-Fraud & Identity Protection Laws**

We report suspected fraud to authorities. Clients failing verification or submitting fake documents lose their payments and get blacklisted.

## **11.4 Third-Party Purchases & Power of Attorney (POA)**

Any purchase on behalf of another requires a valid, notarized POA or it's canceled without refund.

## **11.5 CPN Usage & Conditional Acceptance**

Legally assigned CPN must match the client's identity. Mismatches mean cancellation.

## **11.6 No Delivery Without Identity Match**

We will not deliver if ID/address/POA fails verification. No refunds issued for failure to verify.



## 11.7 Final Acknowledgment

Clients affirm their understanding of these compliance requirements and accept liability for breaches.

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## 12. Terms of Delivery & Service Fulfillment

### 12.1 Overview of Delivery Process

**Tradeline Finder** is a debt collection agency reselling aged tradelines. Delivery is considered complete once:

1. We email the tradeline details.
2. We send the HelloSign Reassignment Agreement.

### 12.2 Detailed Components of Delivery

- **Tradeline Delivery Email:** Contains debt details, date of last activity, and confirmation.
- **HelloSign Reassignment Document:** Legally transfers the aged tradeline to the buyer.

### 12.3 Client Responsibility Post-Delivery

Clients must handle any credit bureau submissions, ensure no freezes exist, and accept that bureau reporting is not guaranteed.

### 12.4 No Refunds After Delivery

Once tradeline info + HelloSign agreement are sent, no refunds. We are not responsible for bureau acceptance or rejection.

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## 13. Refunds, Chargebacks & Financial Disputes

### 13.1 Overview of Refund & Dispute Policy

We enforce a strict policy regarding refunds, chargebacks, and disputes. By purchasing, you agree to these rules.

### **13.2 Money-Back Guarantee: Limited Scope**

Only if we fail to deliver within 3 business days after payment will we offer a refund. Client must email [help@tradelinefinder.com](mailto:help@tradelinefinder.com) within 7 calendar days of purchase.

### **13.3 No Refunds After Delivery**

If the tradeline package and HelloSign were delivered on time, no refunds or disputes are permitted.

### **13.4 Chargebacks: Zero Tolerance Policy**

Chargebacks after successful delivery constitute breach of contract; legal action and credit reporting may follow.

### **13.5 Dispute Resolution Process**

Clients must email [help@tradelinefinder.com](mailto:help@tradelinefinder.com) before contacting their bank. Failure to do so violates these Terms.

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## **14. Identity Verification, Impersonation & Fraud Policy**

### **14.1 Prohibition of Misrepresentation**

No false documents or stolen identities. Violations lead to immediate termination, no refund, and potential criminal reporting.

### **14.2 No Third-Party Ordering Without POA**

A notarized POA is required to order on someone else's behalf.

### **14.3 Final Zero-Fraud Stance**

**Tradeline Finder** stands firmly against identity theft, credit abuse, and fraud. Offenders lose all services/payments and may face prosecution.

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## **15. No Unlawful Use & Full Compliance Clause**

### **15.1 Client Obligation to Adhere to Legal Standards**

Clients must comply with all relevant laws and regulations. Suspicious or illegal use results in immediate termination with no refund and potential legal action.

### **15.2 Prohibited Activities**

- Using tradelines for identity theft or other unlawful activities.
- Misrepresenting personal/financial info to bureaus or lenders.
- Money laundering or fraudulent transactions.

### **15.3 Consequences of Non-Compliance**

**Tradeline Finder** may terminate service, report to authorities, and seek civil damages.

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## **16. Customer Support & Response Time Policy**

### **16.1 Purpose of Customer Support**

We provide limited support for clarifying product usage, administrative queries, and confirming service delivery. No credit repair or legal advice is offered.

### **16.2 Support Hours**

Monday–Friday, 10:00 a.m. – 4:00 p.m. PST (excluding holidays).

### **16.3 Response Times**

We aim to respond within 24–72 business hours. We do not guarantee same-day replies.

### **16.4 Abuse of Customer Support**

Harassment, threats, or repeated frivolous tickets may result in blacklisting and termination of services.

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## **17. Indemnification Clause**

### **17.1 Client Duty to Indemnify**

Clients agree to defend, indemnify, and hold **Tradeline Finder** harmless from any claims or liabilities arising out of their misuse of services or violations of these Terms.

### **17.2 Survival of Indemnification**

This obligation survives termination or expiration of the relationship.

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## **18. Force Majeure Clause**

### **18.1 Definition**

Force Majeure events are unforeseeable incidents beyond our control (natural disasters, war, internet outages, regulatory changes, etc.).

### **18.2 No Liability During Force Majeure**

We are not liable for service disruptions or delays caused by Force Majeure. No refunds or damage claims will be honored for such events.

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## **19. Governing Law, Jurisdiction & Legal Venue**

### **19.1 California Law Governs**

All matters are subject to the laws of the State of California.

### **19.2 Exclusive Jurisdiction**

All disputes must be heard in state or federal courts located in Los Angeles, California. Clients waive objections to venue.

### **19.3 Attorney's Fees & Costs**

The losing party in any legal action shall pay attorney fees, court costs, and expenses of the prevailing party.

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## **20. Final Disclosures, Acknowledgments & Acceptance of Risk**

### **20.1 No Guarantees**

**Tradeline Finder** does not guarantee credit improvements, approvals, or bureau reporting. These factors depend on external entities and client action.

### **20.2 Full Client Accountability**

Clients accept responsibility for following the correct steps to have an aged tradeline reported. We are not responsible for user errors or omissions.

### **20.3 Post-Delivery No Refund Policy**

Once the package is delivered, the sale is final. No refunds, disputes, or reversals.

### **20.4 Acknowledgment of Entire Agreement**

By purchasing or using our services, you confirm full understanding and agreement to these Terms. Claims of misunderstanding or ignorance are not valid defenses.

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**End of Document**

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### **NEXT STEPS TO FINALIZE PDF**

1. Copy/paste this text into a word processor (Word, Google Docs, etc.).
2. Adjust any formatting, spacing, or page breaks as desired.
3. Export as “.pdf.”

You now have a single, comprehensive Terms of Service document reflecting your brand name, domain, updated payment methods (BTC/ACH/wire), and removal of phone numbers.