

Client Agreement

1. AGREEMENT TO RESOLVE ALL DISPUTES BY BINDING INDIVIDUAL ARBITRATION. PLEASE READ THIS ENTIRE SECTION CAREFULLY BECAUSE IT AFFECTS YOUR LEGAL RIGHTS BY REQUIRING ARBITRATION OF DISPUTES AND A WAIVER OF THE ABILITY TO BRING OR PARTICIPATE IN A CLASS ACTION, CLASS ARBITRATION, OR OTHER REPRESENTATIVE ACTION. ARBITRATION PROVIDES A QUICK AND COST EFFECTIVE MECHANISM FOR RESOLVING DISPUTES, BUT YOU SHOULD BE AWARE THAT IT ALSO LIMITS YOUR RIGHTS TO DISCOVERY AND APPEAL.
2. Binding Arbitration. Any Claim (as defined below) raised by either You or Equifax against the other shall be subject to mandatory, binding arbitration. As used in this arbitration provision, the term "Claim" or "Claims" means any claim, dispute, or controversy between You and Us relating in any way to Your relationship with Equifax, including but not limited to any Claim arising from or relating to this Agreement, the Products or this Site, or any information You receive from Us, whether based on contract, statute, common law, regulation, ordinance, tort, or any other legal or equitable theory, regardless of what remedy is sought. This arbitration obligation extends to claims You may assert against Equifax's parents, subsidiaries, affiliates, successors, assigns, employees, and agents. The term "Claim" shall have the broadest possible construction, except that it does not include any claim, dispute or controversy in which You contend that EIS violated the FCRA. Any claim, dispute, or controversy in which You contend that EIS violated the FCRA is not subject to this provision and shall not be resolved by arbitration. The term "Claim" or "Claims" also does not apply to any claim, dispute, or controversy related to the TrustedID Premier product, www.equifaxsecurity2017.com, www.trustedidpremier.com, www.trustedid.com or to the Equifax cybersecurity incident announced on September 7, 2017
3. Write new section

Right to Opt-Out of this Arbitration Provision. IF YOU DO NOT WISH TO BE BOUND BY THE ARBITRATION PROVISION, YOU HAVE THE RIGHT TO EXCLUDE YOURSELF. Opting out of the arbitration provision will have no adverse effect on your relationship with Equifax or the delivery of Products to You by Equifax. In order to exclude Yourself from the arbitration provision, You must notify Equifax in writing within 30 days of the date that You first accept this Agreement on the Site (for Products purchased from Equifax on the Site). If You purchased Your Product other than on the Site, and thus this Agreement was mailed, emailed or otherwise delivered to You, then You must notify Equifax in writing within 30 days of the date that You receive this Agreement. To be effective, timely written notice of opt out must be delivered to Equifax Consumer Services LLC, Attn.: Arbitration Opt-Out, P.O. Box 105496, Atlanta, GA 30348, and must include Your name, address, and Equifax User ID, as well as a clear statement that You do not wish to resolve disputes with Equifax through arbitration. If You have previously notified Equifax that You wish to opt-out of arbitration, You are not required to do so again. Any opt-out request postmarked after the opt-out deadline or that fails to satisfy the other requirements above will not be valid, and You must pursue your Claim in arbitration or small claims court.

Initiation of Arbitration. Arbitration shall be administered by the American Arbitration Association ("AAA") under its Consumer Arbitration Rules in effect at the time the arbitration is filed unless any portion of those rules is inconsistent with any specific terms of this arbitration provision or this Agreement, in which case the terms of this arbitration provision and this Agreement will govern. The AAA's rules may be obtained at www.adr.org, or by calling the AAA at 1-88-778-7879. To commence an arbitration, you must file a copy of your written arbitration demand with the AAA (either online at www.adr.org or by mail addressed to AAA, Case Filing Services, 1101 Laurel Oak Road, Suite 100, Voorhees, NJ 08043). The arbitration shall be before a single arbitrator. The arbitrator will have the power to award a party any relief or remedy that the party could have received in court in accordance with the law or laws that apply to the dispute, subject to any limitations of liability or damages that exist under this Agreement. This agreement to arbitrate involves

interstate commerce and is made pursuant to the Federal Arbitration Act, 9 U.S.C. sections 1-16 (the "FAA"). Any claim or dispute as to the enforceability of this arbitration provision's restrictions on your right to participate in or pursue a class action or class wide arbitration shall be decided by a court and not an arbitrator.

Payment of Arbitration Fees and Costs. In the event You file a Claim in arbitration in accordance with these provisions, We will advance all arbitration filing fees if You ask that We do so, in writing, prior to the commencement of the arbitration. The payment of any such fees will be made directly by Us to the AAA. Such requests should be mailed to Equifax Consumer Services LLC, Attn: Request for Payment of Arbitration Filing Fees, P.O. Box 105496, Atlanta, GA 30348. We will also pay all arbitrator fees. If Equifax prevails in the arbitration, then the arbitrator shall have the authority to require that You reimburse Equifax for the filing fees advanced, but only to the extent such fees would be recoverable by Us in a judicial action. You are responsible for all other fees and costs You incur in the arbitration, including attorney's fees and expert witness fees, except that the arbitrator shall have the authority to award attorney's fees and costs to the prevailing party; (i) based on applicable law; (ii) under the rules of the arbitration administrator; or (iii) if the arbitrator rules in Your favor and the arbitrator expressly determines that there is a good reason for requiring Us to pay those fees and costs.

Continuation. This arbitration provision shall survive: (i) termination or changes in this Agreement or the relationship between You and Us, including but not limited to the purchase of a new or additional Product by You; and (ii) termination or changes in Our providing any Product(s) to You.

Small claims court. Notwithstanding anything in this Section, either You or Equifax may bring an individual action in small claims court as long as (i) the claim is not aggregated with the claim of any other person, and (ii) the small claims court is located in the same county and state as Your address that You most recently provided to Equifax according to Equifax's records in connection with this Agreement.

4.

5. **NOT A CREDIT REPAIR ORGANIZATION OR CONTRACT.** Equifax is not a credit repair organization, or similarly regulated organization under other applicable law and does not provide any form of credit repair advice or counseling. Equifax offers You access to Your consumer report and other credit-related information Products, but We do not offer, provide, or furnish any Products, or any advice, counseling, or assistance, for the express or implied purpose of improving Your credit record, credit history, or credit rating. By this We mean that We do not claim We can "clean up" or "improve" Your credit record, credit history, or credit rating and You acknowledge and agree that You will not purchase, use, or access any of Our Products or the Site for such purposes. These items (credit record, history, and rating) are based on Your past or historical credit behavior, and accurate and timely adverse credit information cannot be changed. If You believe that Your consumer file contains inaccurate, non-fraudulent information, it is Your responsibility to contact the relevant consumer reporting agency, and follow the procedures established by the various consumer reporting agencies related to the removal of such information.
6. **YOUR RIGHT TO OBTAIN A CONSUMER DISCLOSURE FREE OF CHARGE.** None of Our Products are intended to substitute, or constitute an offer for a consumer disclosure (sometimes referred to as a "credit report") that may be available to You without cost or obligation under federal or state law. Prior to purchasing any Product via this Site, You should carefully review Your right to obtain a free copy of Your consumer disclosure once every twelve (12) months from each of the three nationwide consumer reporting agencies by visiting www.annualcreditreport.com. A more complete description of your rights to obtain or gain access to your consumer disclosure without charge is contained in the "Additional Consumer Report-Related Disclosures" in Section 33 of this Agreement.
7. **CREDIT SCORES.** Unless otherwise indicated, all credit scores furnished with Our Products are Equifax Credit

Scores. By this, We mean that (unless otherwise indicated) all credit scores are prepared by Equifax and make use of the Equifax Risk Score, which is a proprietary credit score model developed by Equifax. Third parties use many different types of credit scores and will not use the Equifax Credit Score to assess your creditworthiness. When prepared and delivered to You as part of any Product, the Equifax Credit Score is provided for educational purposes solely to help You understand how lenders may evaluate Your overall credit risk. Therefore, nothing in any of Our Products is an endorsement or a determination of a person's qualification for a loan, or any other extension of credit. Each lender has specific underwriting standards, so You should not assume that You will receive the same evaluation, credit terms or conditions. Equifax does not represent that the Equifax Credit Score is identical or similar to any other credit score or score model. Moreover, any estimated score changes predicted by Our Products are only estimates and are provided for educational purposes solely to enable You to determine how future financial decisions (e.g., obtaining a new car loan or mortgage) might impact your credit score. In all instances, the information We use to calculate Your Equifax Credit Score is derived from credit information maintained by EIS or one of the other nationwide credit reporting agencies. This consumer credit information reflects the latest information provided to the pertinent consumer reporting agency. Recent activity may not yet be reflected in Your consumer disclosure. If not, this activity will not be reflected in Your Equifax Credit Score. In addition, Your Equifax Credit Score may change every time new information is added to or removed from a consumer report as well as with the passage of time. You may obtain a credit score from EIS for a fee without purchasing any Product.

8. **MEMBERSHIP; PAYMENT AUTHORIZATION.** With the exception of Our Report Products, all of Our Products require that You establish a continuing membership. This form of membership is sometimes referred to as a "continuity plan." While the initial term of membership associated with Our Products varies, most memberships are effective for: (a) under the monthly plan, a period of one (1) month following Your initial enrollment date, or (b) under the annual plan, a period of twelve (12) months following Your initial enrollment date. In each case, Your initial membership term will be clearly defined in the offer details and Your purchase confirmation. Once established, all memberships (regardless of duration) automatically renew indefinitely without further action by You, and the applicable membership fee is automatically charged to You at the time of renewal in accordance with the payment terms to which You agreed. We reserve the right to increase or decrease the membership fee associated with Your Product from time to time with or without notice and You agree that unless You cancel Your membership prior to the effective date of any such fee increase, You will be charged the new membership fee.
9. **FEES AND CHARGES; PAYMENT SOURCE.** By placing Your Product order, You authorize Us to charge Your credit card or other account that You have designated for such purpose ("Payment Source"). In the case of Products other than Report Products, You further authorize Us to keep your membership current by automatically charging Your designated Payment Source for the then current fees associated with the monthly, annual or other periodic renewal term established at the time of Your initial enrollment. Except in the case of Report Products, Your membership will continue or renew automatically and You will be charged the then current membership fee associated with Your Product until You cancel. You agree to pay for the Products, in U.S. dollars, using the Payment Source provided at the time of registration. In addition, you authorize Us to attempt to automatically update Your Payment Source if the information We have on file is no longer valid, and if We are successful in obtaining updated credit or debit card information, We will update Your records accordingly and charge any updated Payment Source using the updated information. In the event that We are unable to charge and/or update Your , We may suspend access to Your Product and if You fail to provide Us with a valid Payment Source, Your Product will be subject to termination with or without notice. We are not responsible for any overdraft/over-the-limit charges or bank fees triggered by Your order being processed.
10. **FREE TRIALS; CONVERSION TO PAID MEMBERSHIP.** Whenever offered, all free trials of Our Products require that You enroll as a Member. This enrollment obligates You to continue Your membership beyond the

expiration of the free trial period unless You take the steps necessary to cancel Your membership. You should carefully consider these obligations before attempting to enroll in any free trial. As part of any trial enrollment, You will be required to provide Us with a valid Payment Source, such as credit card information. Prior to fulfilling Your order under any free trial, a prior authorization may be requested from the Payment Source to ensure it is valid, but We will not bill Your account until the free trial period has expired and provided that You have not yet cancelled Your trial membership. In the event that You wish to continue Your membership beyond the trial period, do nothing and Your membership will automatically continue without interruption and the applicable fee will be billed to the Payment Source provided at the time of enrollment. You may cancel your trial membership at any time during the free trial period without charge or further obligation by calling our Customer Care Center at 1-866-807-7461. We reserve the right to impose quantity limits to Free Trials of Our Products and We may refuse to register You to obtain any of Our Products for any reason, including any of Our Products that may be offered by means of a Free Trial.

11. **PRODUCT CANCELLATION AND REFUNDS.**

Subscription products: You may cancel any subscription-based Product at any time. To cancel Your subscription, please contact our Customer Care Team from 8:00 a.m. to 3:00 a.m. Eastern Time seven days a week at 1-866-807-7461.

- **Monthly subscription products:** To avoid charges for Your next month's subscription, You must cancel Your subscription before Your monthly billing date. Your monthly billing date is the earlier of (i) the date of the month you originally started your subscription on or (ii) the last day of the month. For instance, if You signed up for Your product on January 31st, Your monthly billing date would be the 31st of any month with 31 days, or the day the relevant month ends, which -may be the 28th, 29th or 30th depending on the month in which You decide to cancel. Thus, if You signed up on January 31, to avoid being charged again, You would need to cancel Your subscription before February 28th. In the event You cancel Your monthly subscription, You will not receive a refund, but You will receive Your Product for the remainder of the billing month You cancel in, and no further charges will be incurred. For instance, if Your billing date was January 1, and You cancel Your subscription on January 15, You will not receive a refund for the remainder of Your billing month, but You will receive Your Product until February 1.
- **Annual subscription products:** In the event that You cancel Your annual subscription, You will receive a refund based on the original purchase price and the number of fully unused months (based on Your billing date as described above) in Your annual subscription. For instance, if Your purchase date was January 1, and You cancel Your annual subscription on February 1, You would receive a refund for the months of March through December. You would also continue to receive your Product until March 1.

12.

For both monthly and annual subscriptions, there are no partial month refunds.

Report products: All sales of Report Products are final, and You will not be entitled to a refund for any Report Product once it is delivered to You.

13.

14. **CHANGES TO PRODUCTS, PRICING, AND TERMS; TERMINATION.** We may change the prices for Our Products at any time, with notice, and You will be charged the new price for all future purchases or renewals of Products. We may not offer every Product on every Site and we may also modify or discontinue any of Our Products or this Site (or any portion of Our Products or the Site) or cancel, suspend or terminate this Agreement for any reason with or without notice. If we do cancel this Agreement or any entire Product You have purchased, We will give You a pro-rated refund for any Products purchased but not yet provided. If We only modify a Product or discontinue a Product feature or features, Your only recourse is to cancel Your

Product in accordance with Section 11 of this Agreement. We may amend this agreement from time-to-time. When We amend this agreement, We will post the amended Agreement on the Site. We will also send you an email alerting you that the Agreement has been amended. Your continued use of the Site or Products or payment for the Products constitutes Your acceptance of the amended Agreement. If you do not accept the new Agreement, you must cancel your Product within 30 days of when we emailed you the notice. You also agree to an amended Agreement if you take other actions that demonstrate You have accepted the amended Agreement.

15. **PRODUCT AVAILABILITY.** Certain Products and/or Product features may not be offered, applicable or available to You based on residency, age or other eligibility criteria or factors. In the event that a Product is not available at the time of enrollment, You will be notified during the course of the registration process and your registration will not be accepted. In such cases, You may be advised of one or more alternative Products, to the extent that other Products are available. In the event that You are advised of the availability of alternative Products, You should carefully evaluate any such Product to determine its suitability. In addition to the foregoing, We reserve the right to reject Your Registration for any reason. We may also reject any Product order for any reason. By registering on this Site, You agree that We will not be liable to You for loss or damage that may result from Our rejection of any order that You may attempt to place.
16. **PRODUCTS VARY.** Our Products do not include the same features and benefits. Prior to purchasing any Product, You should evaluate the features and benefits included in each Product by reviewing the Product descriptions and other Product literature contained in the Site. Should You have any questions regarding Our Products, You should contact Our Customer Care Center at 1-866-807-7461 prior to purchasing any Product. If You are already a Member, please visit the Site to obtain a complete description of Your Product, the features it contains, and instructions regarding how to use it. If You are already a Member and subsequently determine that another Product may be more suitable for Your needs, then Our Customer Care Team may be able to assist You in substituting Your current subscription Product for another Product. Note that such Substitutions may result in the imposition of a higher membership fee.
17. **ACTIVATION/PROMOTIONAL CODES.** If You are using an activation or promotional code ("Code") that You received as part of a third party data breach notification, gift certificate, or a promotional offer made available by Us, You will be required to provide Your Code during the course of Your enrollment process in order to complete Your order for the Product that corresponds to Your Code. All Codes contain a predetermined expiration date beyond which they will no longer be valid. Whenever a Code is provided, it is accompanied by a notification letter or other instructions and Product information. Please review this information carefully prior to attempting to activate Your Code. In the event that You have any questions or encounter difficulty completing Your registration or Product order, please contact Our Customer Care Team at 1-866-807-7461. Gift certificates purchased by You at the Site are Products and are subject to this Agreement, except for any terms that may be specifically excluded. Gift certificates are also subject to the following additional terms. Each gift certificate (i) expires on the expiration date stated therein, unless You or the recipient lives in New Jersey (or another state that prescribes a different date or no expiration date); (ii) must be redeemed through the Site for the purchase of the Product specified therein; and (iii) is not redeemable for cash and cannot be returned for a cash refund, unless You or the recipient lives in New Jersey (or another state that requires by law that gift certificates be redeemable for cash or returned for a cash refund). If the recipient's order exceeds the face amount of the gift certificate, the recipient must pay for the balance with a credit or debit card. The Product received upon redemption is subject to this Agreement, which the recipient must accept in order to redeem the gift certificate. We are not responsible for lost or stolen Codes.
18. **ELECTRONIC AND TELEPHONIC COMMUNICATIONS.** Unless otherwise noted, Our Products are internet-based and in order to access Our Products You must have: an internet browser that supports 128-bit encryption; an email account and appropriate email software; a personal computer, operating system and connection

to the internet, or in the case of Our mobile Product features, a wireless device, software and connection to the internet capable of supporting the foregoing; and sufficient electronic storage capacity on Your computer's hard drive or other data storage unit or a printer that is capable of printing from Your browser and email software. As such, You understand and agree that this Agreement will be entered into electronically, and that the following information ("communications") will be provided by Us to You by electronic means: this Agreement and any amendments, modifications or supplements to it; any initial, periodic or other disclosures or notices provided in connection with the Products, including without limitation Our privacy policy, all regulatory disclosures, and all communications related to the Products. In furtherance of the foregoing, You expressly consent to receive all communications regarding Your membership electronically, either by e-mail or by notices posted on the Site and You agree that any requirement that a notice, disclosure, agreement, or other communication be sent to You by Us in writing is satisfied by such electronic communication. In order to ensure Your continuing access to Your Product, You agree to update Your email address on file whenever Your email address changes. You further agree that we may send You e-mails which include notices about Your membership as well as information pertaining to the Products, such as featured Products or new Product offerings, and surveys. You also expressly consent and agree to be contacted by Us or anyone acting on Our behalf for non-telemarketing purposes at any telephone number You provide to Us or we obtain for you, including wireless telephone numbers. You further agree that We may make this contact by using a predictive dialer or an automatic telephone dialing system, including sending text or mobile messages by such a system, and/or by using an artificial or prerecorded voice. You agree to notify Us promptly if a telephone number You provided to Us is no longer a number at which You may be reached (such as in the event of number reassignment or if you want to revoke your consent to be contacted by telephone). Please note that mobile messaging, text, and data rates may apply and You should consult with Your Carrier prior to enabling any mobile feature associated with Your Product. You may request a paper copy of any legally required notice, withdraw Your consent to receive communications electronically, or change Your email or postal address for receipt of communications, by calling Our Customer Care Team at 1-866-807-7461 or sending Your request by email to Customer.Care@equifax.com.

19. **NO GUARANTEE OF PRODUCT AVAILABILITY.** Because of the nature of Internet and online communications, this Site or the Products may not perform as intended despite Our efforts, those of Your Internet service provider, and You. We do not guarantee uninterrupted or error free operation of Your Product or this Site. From time-to-time, technical issues may also result in the unavailability of or disruption of certain Products or Product features. In addition, Your use of a Product that is excessive or in a manner not contemplated by this Agreement may also result in a Product not performing as intended despite Our efforts. We will use reasonable efforts to maintain operation of the Site and availability of the Products at all times. If there is a system error or other problem concerning Your Product, You agree to promptly notify Us of the same, We will try to correct the error, but You will not be entitled to any money for any system error of any type except for monies You paid for Products that We do not provide. Certain Product features within the Products may be provided by third parties or may be dependent on data provided by third parties. We may be unable to provide such Product features because the third party will no longer provide the Product features or data to us or will no longer provide the Product feature or data on terms that Equifax believes, in its sole discretion, to be commercially reasonable. Equifax will notify you if it is no longer able to offer a Product feature or certain data associated with a Product feature for these reasons. Equifax will not be liable for failure to provide all or part of a Product or Product feature for these reasons.
20. **SUBSCRIPTION-BASED PRODUCTS.** The Products offered through this Site consist of membership Products (sometimes referred to as "continuity plans") and one-time Report Products. Unless otherwise indicated, all Products are subscription-based. By "subscription-based" We mean that all such Products and associated Product features are offered pursuant to memberships that automatically renew indefinitely without further action by the Member, and the corresponding membership fee is charged to the Member each subsequent renewal term (monthly or annually, as the case may be). So long as the subscription-based

membership remains active, each Member is entitled to all of the features, benefits, and privileges associated with membership until the membership is cancelled by the Member or otherwise terminates or expires. Upon cancellation, Member immediately loses access to all of their credit data, analyses or similar information housed within the Site and all other Product benefits. All of Our subscription-based Products renew automatically, but no Product is offered pursuant to terms which prevent the Member from cancelling the Product prior to the expiration of the then-current term. Accordingly, YOU MAY CANCEL YOUR SUBSCRIPTION-BASED MEMBERSHIP AT ANY TIME BY CALLING OUR TOLL-FREE NUMBER AT 1-866-807-7461 OR BY NOTIFYING US IN WRITING AT EQUIFAX PERSONAL SOLUTIONS, P.O. BOX 105496, ATLANTA, GEORGIA 30348, ATTENTION: PRODUCT CANCELLATION AND ANY SUCH CANCELLATION REQUEST WILL BECOME EFFECTIVELY PROMPTLY UPON OUR RECEIPT OF YOUR REQUEST.

21. **REPORT PRODUCTS.** If You purchase a one-time Report Product, the resulting report will be accessible online for a period of thirty (30) days from the date You order the report. If You would like to be able to refer to the report beyond the 30 day period that it is available online, You must print the report within the 30 day period. The report will not update during the 30 day period that it is available online. If You order a Report Product while You are an active Member of a subscription-based Product, You may view the resulting Report Product online (but not update) for 12 months from the date that You ordered the report, provided that You maintain Your membership during that time. If You cancel Your enrollment, Your report will no longer be available as of the date you cancel and You must print the report prior to cancellation if You would like to be able to refer to Your report beyond that time. If you select a purchase option such as Complete Report Pack that features a multi-report product that allows You to order multiple reports for a single price during a defined time period (usually 90 days), You must order all of the reports within the specified timeframe. If You fail to order all of the reports that are available under the multi-report product, You will forfeit your ability to obtain further reports.
22. **IDENTITY THEFT PRODUCTS AND PRODUCT FEATURES.** Certain Products contain features that may be of assistance to You in helping to prevent, detect and/or respond to incidents involving certain forms of theft or misuse of Your personal information ("Identity Products"). "Identity Products" do not include identity theft restoration assistance, which is described in Section 23 of this Agreement, and this Section of the Agreement does not apply to identity theft restoration assistance as described in Section 23 of this Agreement. We offer several Identity Products and not all versions of Our Identity Products include the same features. Prior to purchasing any Identity Product, You should carefully review the Product Detail Page within the Site that is associated with each Identity Product for a complete list of included features and an explanation of the possible benefits and limitations. In addition, You should also consider the availability of information, tools, and resources that may be available to You without charge or for a nominal fee in the event that You suspect that Your identity has been stolen or compromised, or may be subject to, possible theft or misuse. You can learn more regarding the availability of such resources, by visiting the website maintained by the Federal Trade Commission at <http://www.ftc.gov>. Our Identity Products are information Products that consist of one more Product benefits that deliver information to Members to help them minimize the risk of identity theft and to prepare them to respond in the event that a real and/or suspected act of "Identity Theft" should occur. For purposes of this Agreement, "identity theft" is when your name, address, social security number, debit card, credit card or certain other personally identifiable information ("PII") is stolen, lost, or otherwise used without your knowledge or approval to commit crimes or other fraud in the United States of America. The brief summary provided in this Section is not intended to provide a comprehensive summary of Our Identity Products, nor are the descriptions of Our Identity Products contained in this Agreement intended to provide a complete list of all of the terms, conditions, exclusions and limitations that may apply with respect to any particular Identity Product. Please review the comprehensive Product descriptions and associated Product literature contained in the Site for a more complete description of Our Identity Products prior to ordering any Identity Product. BY PLACING YOUR ORDER FOR ANY IDENTITY PRODUCT, YOU ACKNOWLEDGE AND AGREE THAT NO PRODUCT IS CAPABLE OF PREVENTING OR DETECTING ALL FORMS OF IDENTITY THEFT. YOU ALSO AGREE THAT YOU WILL TAKE

REASONABLE PRECAUTIONS TO PROTECT AND SAFEGUARD YOUR PERSONAL AND FINANCIAL INFORMATION AND AVOID DISCLOSURES OF ANY SUCH INFORMATION TO ANY INDIVIDUAL OR ENTITY, KNOWN OR UNKNOWN, THAT COULD BE REASONABLY EXPECTED TO IMPROPERLY USE SUCH INFORMATION. EQUIFAX AND ITS DIRECTORS, OFFICERS, AGENTS, EMPLOYEES, SUPPLIERS, LICENSORS, AND/OR AFFILIATED COMPANIES EXPRESSLY DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO THE IDENTITY PRODUCTS AND WE DO NOT WARRANT THAT THEY WILL MEET YOUR REQUIREMENTS OR THAT THEIR OPERATION WILL BE UNINTERRUPTED OR ERROR FREE. NONE OF THE IDENTITY PRODUCTS PROVIDED BY US UNDER THIS AGREEMENT CONSTITUTE A POLICY OR CONTRACT OF INSURANCE AGAINST IDENTITY THEFT AND/OR THE CONSEQUENCES OF IDENTITY THEFT AND OUR LIABILITY TO YOU WITH RESPECT TO ANY LOSSES YOU MAY SUFFER OR INCUR AS A RESULT OF ACTUAL OR SUSPECTED IDENTITY THEFT ARE LIMITED TO THE PRODUCT FEATURES EXPLICITLY SET FORTH IN THIS AGREEMENT AND THE IDENTITY PRODUCT DESCRIPTION CONTAINED IN THE SITE. In addition, We reserve the right to request that You provide corroborating evidence with respect to any incident of Identity Theft of which We are notified, including signed affidavits, law enforcement or governmental agency reports, or other corroborating evidence, In the event that You fail to provide any requested corroborating evidence, We reserve the right not to provide You with any Product features or benefits normally available as part of Your Product. If You cancel Your Identity Product membership, We are no longer obligated to provide any of the Product benefits associated with Your membership, regardless of whether or not a particular act of real and/or suspected Identity Theft occurred while Your identity Product membership was active.

23. **IDENTITY THEFT INSURANCE.** Certain Products include an identity theft insurance benefit for active Members. The insurance limits are different depending on the Product. These identity theft insurance benefits are provided under master group policies issued to Equifax for the benefit of its Members. The complete insurance policies are available from Us on request. The insurance provider administers all claims, and We shall have no responsibility with respect to such identity theft benefit. Please click [here](#) to view the policy summary of benefits for policies providing an aggregate limit of insurance of up to \$25,000 and [here](#) to view a summary of benefits of the policies providing an aggregate limit of insurance of up to \$1,000,000.
24. **IDENTITY THEFT RESTORATION.** Certain Products offer identity theft restoration assistance ("IDR"). If Your Product has this feature, You must contact customer care for assistance. In most cases, if your Product has IDR as a Product feature, information about how to contact customer care can be found after you sign in to Your Member Center. If You are receiving IDR through an offering from Your employer, however, Your employer may provide you contact information for customer care and provide other important information and requirements. If you have been notified You are eligible for IDR because of a suspected data breach or security incident, Your notification letter will instruct You about how to obtain IDR and provide other important information and requirements.
- IDR is offered when You have a qualifying "identity theft" event. For purposes of this Section, Identity theft is when your name, address, social security number, debit card, credit card or certain other personally identifiable information ("PII") is stolen, lost, or otherwise used without your knowledge or approval to commit crimes or other fraud in the United States of America. To be eligible for IDR, You must be a US citizen or permanent resident. You must also report an eligible identity theft event to Us within ninety (90) days after You first discover the identity theft event.

IDR attempts to restore Your identity by working with credit bureaus, card issuers, and others. This includes:

- Explaining Your rights as a victim of identity theft;
- Providing You with an identity theft restoration claims kit in the event you have been the victim of an identity theft event (which you must complete and return);
- Assisting You with placing fraud alerts and security freezes with the three nationwide consumer reporting

agencies (EIS, Experian, TransUnion);

- Contacting those entities where the identity theft event occurred, submitting appropriate documentation, and negotiating on your behalf to help resolve the identity theft event;
- Helping You through the process of filing an identity theft affidavit with the Federal Trade Commission.

25.

Restoring Your identity may not be possible in all cases, and We do not guarantee the effectiveness of IDR. In many cases, We will have to work with third parties to attempt to restore Your identity. Some of those third parties, however, may not agree to work with Us. In those cases, We will provide You with instructions about how to attempt to restore Your identity. Other third parties may agree to work with Us but only if You also participate in those efforts, such as by participating in three-way telephone calls. In those instances, You agree to participate in such calls and otherwise assist Us.

For Us to provide IDR, You may be required to provide Us with a Limited Power of Attorney ("LPOA"). If a LPOA is required, it will be included in Your claims kit or otherwise delivered to You and must be returned to Us. This document allows Us to work on Your behalf with creditors, merchants, banks and other entities. You may also be required to provide Us with other documents for certain types of identity theft, such as tax identity theft. In addition, separate and apart from the LPOA, You authorize us to take all reasonable actions on Your behalf to help restore Your identity. This includes (i) providing Us with "written instructions" in accordance with Section 2 of this Agreement allowing Us to order and access credit reports from one or more consumer reporting agencies (ii) authorizing Us to take any other reasonable actions for the purpose of providing You assistance and taking other steps that are necessary to work with third parties to help restore Your identity. You acknowledge and agree that You do not have to specifically authorize each action We take, and You further acknowledge that We can investigate the facts and circumstances related to Your identity theft case, including but not limited to contacting third parties by US mail, telephone, and email. We reserve the right to ask for evidence of or related to the identity theft event or related facts, including, for instance, affidavits, police reports, or other government reports. If You do not provide us with requested information or do not cooperate with Us, We will not provide You with IDR.

In addition, if You have a minor family member who is eligible for IDR as part of Your Product and he or she becomes a victim of identity theft, You may be required to provide additional documentation to verify You are the minor's guardian, provide proof of the minor's identity, and be required to submit a LPOA for the minor.