

Atlas Credit Score Guarantee Program - Terms and Conditions

Last updated: April 16, 2024

At Atlas, we strive to simplify credit building, access, and savings for our consumers. Our aim is to automate financial management, reducing stress and increasing efficiency. For members subscribing to any plan after April 15th, 2024, we offer a guarantee of a credit score increase within three months, under the conditions outlined below. Please review these terms carefully.

Eligibility:

- Only new members who join on or after April 15th, 2024, are eligible.
- Members must follow the prescribed use of the product.
- Members must be in good standing, with timely membership fee payments and no outstanding balances.
- Eligibility is exclusive to first-time users who have not participated in other Atlas retention offers.

Credit Score Assessment:

- The Vantage 3.0 credit score model will assess credit score increases.
- The assessment period starts on the activation date of the member's plan and continues for three months.
- Any increase in credit score during this period will fulfill the guarantee.

Refund Policy:

- Eligible refunds cover only the payments made towards membership fees.
- Refunds will be issued to the original payment method.
- Amounts paid using credits or promotions are excluded from refunds.
- Members may choose to apply refunds as discounts towards future membership fees.

Refund Claim Process:

- Claims must be initiated by contacting the Atlas Customer Service team within 15 business days following the three-month period.
- All claims will be processed according to the terms specified here.

Customer Service Contact:

- For refund claims or inquiries, contact us via chat in the mobile app or at support@atlasfin.com.

Limitations:

- This guarantee does not apply to any liability to the extent that it would result in this guarantee being prohibited by law.

By subscribing to an Atlas membership for the first time post-April 15th, 2024, you acknowledge and accept these terms. Atlas reserves the right to modify or terminate this guarantee at its discretion.

For any inquiries or to initiate a refund claim, please contact the Atlas Success team. Thank you for choosing Atlas for your credit-building needs.

Exto Inc doing business as Atlas

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