

# Refund Policy

A Member may request a refund, cancel or terminate this agreement at any time by calling us on: 0330 124 3541 or by notifying us in writing at: Terminations, Credit Key, 8a Dunraven Place, Bridgend CF31 1JD. However, refunds will be given only in the cases of fraud, and/or in the event of our partial or total non-performance or inadequate performance or failure to deliver the agreed upon services to the Member (i.e. site failure or service failure). If the Member uses the services (i.e. signs up using a credit or debit card and validates themselves) then services have been determined and agreed to have been rendered and therefore, except in the circumstances referenced above, you forfeit the ability to demand a full refund for services rendered. For avoidance of doubt as soon as a sign-up occurs for the Membership, services have been delivered for that day and month and every day and month thereafter until Membership is cancelled. We reserve the right to terminate this Agreement (i.e. cancel Membership) upon giving you one week's notice (save for where there are serious grounds for doing so without notice). In the event of this occurring we will only credit your credit card or debit card in the amount equivalent to the remaining days left in the month, i.e. pro-rata. For avoidance of doubt we will not refund your card for the entire month(s) charges or previous months charges because the service was being used and active. Once your Membership is terminated we will not be required to continue to provide the said services to you after the termination of your Membership.

You may terminate this Agreement (and cancellation of Membership) by giving us one week's notice.

Termination of this Agreement (and cancellation of Membership) will be effective within 1 week of the receipt by us of the Member's cancellation request or our notice to the Member. Upon termination of Membership and if the termination is within the Trial Period then no Membership Fees will have been payable or will be payable by the Member, and no Membership Fees will be re-credited to the Member's account. However, if the termination is at any time after the Trial Period, then the Member will not owe any further Membership Fees in addition to those Membership Fees that are already due (and the Member will not be entitled to a refund of any past Membership Fees charged to the Member's account (save for cases where there has been inadequate performance by us); and entitlement to access, make use of or benefit from Membership (including the Credit Reporting Service) shall cease.

## **MEMBERSHIP FEES AND CONTINUOUS PAYMENT AUTHORITY**

When you sign up and agree to be a Member of our services, you provide us with a continuous payment authority ("CPA") so that we can collect payments automatically from your bank account using the debit card or the credit card that you nominate for this purpose (please see below for further information concerning CPA).

A Member may be entitled to a Trial Period of Membership, details of which are located on the website you were shown or marketed to at the time of your initial sign-up to be a Member in our services. A Member can cancel at any time in accordance with the above paragraph and as set out in our Terms of Use.

After the Trial Period, the monthly Membership Fee is payable in advance and will be automatically charged at the end of the Trial Period or on Renewal by use of CPA.

If the attempt for the charge of the agreed upon Membership Fee at the end of the Trial Period or at Renewal is unsuccessful we shall make immediate attempts on that day to contact you by phone, email and/or text message and find out why you have been unable to meet your Membership Fee obligations.

If we have been unable to determine a method for you to pay your Membership Fee we shall use CPA to make up to five (5) additional attempts for the full Membership Fee. For avoidance of doubt we will use commercially

reasonable efforts to use the following schedule in an effort to allow you to fulfil your agreement to pay the Membership Fee for the services rendered:

- one attempt will be made on the first Friday following the end of the Trial Period;
- one attempt will be made on each of the four successive Fridays following the attempt set out in the previous bullet point.

Throughout the period referred to in the above paragraphs your access to the Service may be suspended pending receipt of the Membership Fee.

The attempts set out in the above paragraphs will continue until payment in full has been received, an alternative payment plan has been agreed or the limit of 5 further attempts has been reached, at which point the Membership will be terminated.

To cancel this CPA you may contact your bank directly. Alternatively, you may ask us to cancel it by using the contact details found in the above paragraphs. Please be aware that if you do cancel you will still owe any outstanding Membership Fees as agreed and your access to the Service will be terminated. Cancellation of this CPA will be effective from the date that we receive such notification.

We may increase or decrease the Membership Fee on 30 days' notice on the Website and by notice by email or letter to the Member. If the Member does not agree with any such change, the Member may cancel or terminate this agreement at any time by calling us on: 0330 124 3541 or by notifying us in writing at: Terminations, Credit Key, 8a Dunraven Place, Bridgend CF31 1JD. If you choose to mail in a cancellation, you may incur a charge if it falls outside of your Trial Period. We will provide refund accordingly with the date stamp of the postal letter.

**I'm ready now! Take me back to sign up to see my Credit Score. >>**