

Application & Fee Agreement



Phone: (800) 240-0403 Fax (877) 831-1077

Every field on this application must be completed. If not applicable, you must write NA. Failure to fully complete this application in its entirety will delay and/deny your approval

General Company Information www.TheCreditBureau.com

Name/Company Name: _____ Years in Business: _____ Years _____ Months

Type of Ownership: (indicate one) Partnership Sole Owner Corporation

Physical Street Address (no P.O. Box numbers please): _____

City: _____ State: _____ Zip: _____ How long? _____ Years _____ Months

Phone: (_____) _____ Fax: (_____) _____ Email _____

Do you own or lease the building in which you are located? (Please check one) Own Lease

Billing Options

Credit Card (Proceed to part 1) Direct Billing (Proceed to part 2)

Part 1: If you choose to be billed on a credit card, fill out this portion - We accept American Express, Visa, Master card

Cardholder Name _____ Card Number _____ Expire (MM?YY) _____

Security Code _____ Cardholder statement address _____ City _____

State _____ Zip _____ Card Type MasterCard Visa American Express

By choosing to have my credit card billed by TCB, I hereby authorize TCB to bill my credit card for the charges incurred for use of TCB's service.

Additionally, I hereby agree that if the credit card company refuses to pay TCB for such charges incurred for use of the TCB service, I shall be personally responsible for the payment of such charges.

Part 2: If you choose to be billed directly, fill out this portion by submitting this direct billing application, I certify that I am authorized to apply for credit on behalf of the company named in this Application. I further certify that the information I provide relating to this credit application is true and complete. I hereby grant permission to TCB to verify the credit data relating to the credit information provided here in.

Billing Contact

Last Name _____ First Name _____ Title _____

SS # _____ Telephone (_____) _____ Extension _____

Fax (_____) _____ Email _____

Billing Address _____ City _____ State _____ Zip _____

Permissible Purpose Information Application will not be processed unless this information is provided.

Describe the specific purpose for which TCB credit information will be used: _____

This Agreement is made this _____ day of _____, year of _____ by and between _____ (includes all officers, partners, agents, employees and representatives of CLIENT)

hereinafter referred to as CLIENT and Thecreditbureau.com Inc., Inc. hereinafter referred to as TCB, to provide consumer reporting services as outlined below. This Agreement shall be governed by and construed under the laws of the State of Illinois and shall remain in force and in effect for one

Initial _____

year and thereafter, from year to year, on the same basis as set forth. This agreement can be terminated for any reason by either party without prior notification.

TCB Responsibilities and indemnities

TCB shall be knowledgeable of and will comply with all applicable provisions of the Fair Credit Reporting Act (FCRA), 15 U.S.C. 1681 et seq, and Graham-Leach-Bliley Act and all other applicable statutes, both federal and state.
TCB shall furnish all discovered pertinent information not considered obsolete by FCRA on individuals, firms or corporations, including but not limited to: identifying information, credit history, employment and public records information.
TCB reserves the right to subcontract, assign, or hypothecate its rights and responsibilities hereunder and specifically, without limitation, to contract with suppliers of products or services to be provided to Client.
TCB shall use good faith in obtaining and assembling requested information from sources deemed reliable, but does not guarantee the accuracy of any information furnished by TCB to CLIENT. In no event shall TCB be liable to CLIENT in any manner whatsoever for any loss or injury to CLIENT resulting from the obtaining or furnishing of information or consumer notice forms and further CLIENT agrees to hold TCB harmless and indemnify TCB, vendors, Equifax, Trans Union and Experian from any and all claims, losses and damages arising out of the manual or electronic issuance of such reports or the failure of CLIENT to keep and perform any of its obligations described herein. Nothing contained herein shall relieve TCB of damages resulting from gross negligence or malfeasance.

Client Entitlements and Responsibilities

CLIENT shall be knowledgeable of and will comply with all applicable provisions of the Fair Credit Reporting Act (FCRA), 15 U.S.C. 1681 et seq, and Graham-Leach-Bliley Act and all other applicable statutes, both federal and state. CLIENT acknowledges that the attached FTC "Notice To Users of Consumer Reports" is hereby made an integral part of this agreement. Consumer notice forms provided shall be used in correspondence with the consumer only with the express consent of Client's legal counsel.
Each time a request for a consumer report is made, CLIENT will use the information solely in connection with a credit transaction or a rental-lease agreement involving the consumer on whom the information is to be furnished and involving the extension of credit to, or review or collection of an account of the consumer.
Under this agreement, CLIENT may request reports on himself/herself, associates, or any other person only in the exercise of Client's official duties.
CLIENT may provide a copy of a consumer report to the consumer to whom it relates, however CLIENT shall not sell, provide or discuss contents of any consumer report with any third party not directly associated with that particular credit or purchase decision
CLIENT may not resell credit information in part or in its entirety to any business or consumer.
CLIENT certifies that it is not a credit repair company. Law Firms certify that their sole practice is collections or those filing consumer bankruptcies or for employment.
CLIENT certifies that reasonable measures to enforce access security will be enforced to protect the unauthorized use of credit information.
FCRA provides that any person who knowingly and willfully obtains information on a consumer from a consumer reporting agency under false pretenses shall be fined under Title 18 of the United States Code, or imprisoned not more that two years, or both.

Payment Terms

CLIENT agrees to pay accrued charges immediately following receipt of Statement/Invoice. Sur-charges may be added for services provided on residents of certain states. TCB reserves the right to change prices with a 30 day written notice. Finance charges will be computed at a periodic rate of 1.5% per month, an annual rate of 18%. If CLIENT is delinquent in any payment provided for herein or is in violation of any term of this Agreement or has breached any term of this Agreement, TCB will have an unrestricted right, without prior notice, to forthwith terminate this Agreement. CLIENT agrees to this term of severance without notice and waives any claim for any resulting damages. CLIENT authorizes TCB to collect reasonable attorney's fees and/or expenses incurred by TCB in the process of collecting Client's unpaid obligations. Applicable sales tax will be added if CLIENT is located in a state which requires sales tax. I/We agree to pay the applicable registration fee in order to be approved to do business with TCB. Undersigned personally guarantees the payments for the services used.

Authorization and Acceptance

ACCEPTED BY:

CLIENT NAME _____ TCB _____

BY _____ BY _____

Signer certifies that he/she has full authority to sign for and obligate CLIENT to the terms of this agreement.

POSITION _____ POSITION _____

DATE _____ DATE _____

Initial _____