

Terms and Conditions

Effective Date: [Insert Date]

Welcome to **Pro Credit Score** ("Company", "we", "our", or "us"). By accessing or using our website **pro-creditscore.com**, you agree to be bound by the following Terms and Conditions ("Terms"). If you do not agree with these Terms, please do not use our site or services.

1. Services Provided

Pro Credit Score offers:

- Personal credit repair services, including credit consultation, negative item disputes, and score improvement strategies.
 - Business credit services including business credit card and line of credit support, company formation, and bookkeeping assistance.
 - Educational materials and resources related to credit and financial literacy.
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2. Eligibility

To use our services, you must be:

- At least 18 years old;
 - A legal resident of the United States;
 - Able to enter into legally binding agreements.
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3. No Guaranteed Results

While we use proven strategies to improve credit, **we do not guarantee specific outcomes**. Credit repair involves third-party institutions (credit bureaus, lenders), and results may vary based on your unique situation.

4. Payment & Refund Policy

Payments for services are due as outlined in your service agreement.

We may offer a money-back guarantee or refund for certain packages—**please refer to your client agreement** or contact us for details.

Late or missed payments may result in **interrupted or canceled service**.

5. Client Responsibilities

By using our services, you agree to:

- Provide accurate and truthful information;
 - Review and sign all necessary documents in a timely manner;
 - Maintain communication with our team throughout the process;
 - Understand your rights under the **Credit Repair Organizations Act (CROA)**.
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6. Privacy

We are committed to protecting your personal information. Our use of your data is governed by our **Privacy Policy**, which is available on our website.

7. Intellectual Property

All content on this website, including text, graphics, logos, images, and software, is the property of Pro Credit Score and is protected by copyright laws. You may not copy, reproduce, or distribute our content without written permission.

8. Third-Party Links

Our website may contain links to third-party websites. We are not responsible for the content, accuracy, or privacy practices of those external sites.

9. Limitation of Liability

Pro Credit Score shall not be liable for any damages arising from your use of the website or our services, including loss of income, credit score damage, or denied applications. **Use of our services is at your own risk.**

10. Termination

We reserve the right to terminate your access to our services or website at any time for violations of these Terms, or for any other reason at our sole discretion.


11. Changes to These Terms


We may update these Terms at any time without prior notice. Continued use of our website or services after any changes constitutes your acceptance of the new Terms.

12. Contact Information

If you have any questions about these Terms, please contact us at:

 Email: pro-creditscore@gmail.com

 Phone: 562-583-7474

 Website: pro-creditscore.com