



# Terms of Use

**Credinet**<sup>TM</sup> is a registered trademark of Credifax Atlantic Limited. All information obtained by the **Credinet**<sup>TM</sup> Subscriber is governed by the following terms and conditions.

## Reports (Purpose)

Any credit reports, bulletins, searches or other forms of reports and information provided to the Subscriber is for the Subscriber's exclusive use. The Subscriber warrants that all reports and information obtained shall be used only for legitimate credit granting or collection purposes.

#### Disclosure

The information will not sold, transferred, assigned, published, distributed, disseminated or conveyed, in whole or in part, to others. It will not be disclosed to others, except where required by legislation. Any disclosure required by legislation must be brought to the attention of Credifax Atlantic Limited.

#### Confidentiality

All information obtained on this site is confidential. The subscriber agrees to maintain the information on a confidential basis and to safeguard the information. The Subscriber shall limit access to the information for as long as it remains in your possession.

### Personal Information Protection and Electronic Documents Act (PIPEDA)

The Subscriber acknowledges their responsibilities under the new Personal Information Protection and Electronic Documents Act and agrees to abide by the provisions of the legislation, as it applies to them. The Subscriber warrants that any communications made by the Subscriber shall be in accordance with the provisions of PIPEDA. The Subscriber warrants that they have the approval of their customer, or prospective customer, to any information requested or supplied. The Subscriber also warrants that their customer(s) have authorized the receipt, exchange and use of information for credit purposes and that the information may be shared, or exchanged, with any recognized credit bureau, or credit group.

#### Copyright/ Proprietary Rights

The Subscriber agrees that the information provided to them is protected by copyright and / or other proprietary rights of Credifax Atlantic Limited. Information provided by the subscriber is protected through **Credinet**<sup>TM</sup> is proprietary to Credifax Atlantic Limited. This agreement shall be governed by the laws of the Province of Nova Scotia and the laws of Canada applicable therein.

#### **Limitation of Liability**

The Subscriber shall render harmless Credifax Atlantic Limited from any liability whatsoever for any loss or injury arising out of any negligent act, or omission in the preparation or delivery of any credit reports, or other information. Neither CREDIFAX ATLANTIC LIMITED, nor its officers, agents, distributors, or directors take any responsibility for the information provided under this agreement. Nor shall they be liable for any error, or omission, of any gravity whatsoever, nor for consequential or special damages arising in any action, based in tort or contract. Notwithstanding the above, total aggregate liability under this agreement is limited to and shall not exceed one hundred dollars (\$ 100 CDN).

To acknowledge that you have read and agree to the terms stated in the above, please sign below:

Company name:	X (sign here)
Address:	Signed by:
	(Print name)
Email address:	Date: