



## **Conditions For Online Report Ordering** **Through TransUnion IDVision ("Conditions")**

Please read carefully before continuing to order your Credit Report:

1. You acknowledge that you can only order your own Credit Report. You cannot obtain information on a consumer other than yourself from us. Order requests may only be made by persons who have reached the age of majority and who have the capacity to contract. By clicking "I agree" below, you certify represent and warrant to TransUnion Limited ("TransUnion") that you are the person whose credit information is being requested.
2. In order to process your request for your Credit Report online through TransUnion IDVision, you authorize and consent to TransUnion to access and use any, all or part of the information in your Credit Report currently retained by TransUnion in its system ("Credit Data") and match such information with the information you provide to TransUnion in the course of your use of TransUnion IDVision, generate questions directly or indirectly from your Credit Data, whether on its own or in conjunction with other source of information, or collect responses to such questions from you and match such responses against your Credit Data for the process and purpose of ascertaining that you are the person that you certify, represent and warrant yourself to be.
3. As a condition to your use of TransUnion IDVision to proceed your login request, authenticate your identity and/or order your Credit Report online, you agree to and acknowledge the following: TransUnion IDVision is a proprietary system owned and developed by TransUnion which can match information provided by consumer against information in such consumer's credit report currently retained by TransUnion in its system, generate questions directly or indirectly from your credit report or personal data retained by TransUnion in its system and collect your responses to those questions to verify/authenticate your identity. The information retained by TransUnion is provided and updated by credit providers periodically not exceeding every 31 days and different credit providers may update the information at different times. Further, some information may not have been provided by you to the credit provider or by the credit provider to TransUnion. Therefore, the information retained by TransUnion in its system may not be updated. Due to these limitations, in some cases, even if you accurately provide information, TransUnion may not be able to successfully match the information in its system. TransUnion does not in any event represent or warrant that upon provision of accurate information by you, you will be able to process your order online through TransUnion IDVision.
4. You understand and agree that the information you have provided to TransUnion for placing the order through TransUnion IDVision (including the online account created or to be created) will be kept and used

by TransUnion for customer service purposes, no matter whether TransUnion IDVision has been completed or any order have been placed through TransUnion IDVision.

5. You agree that, once a transaction has been confirmed for any particular service and/or product, the fees paid is not refundable and cannot be credited towards payment for any other service or product, and the payment package cannot be changed.

6. TransUnion does not make any representations, warranties or conditions about the quality, accuracy, reliability, completeness, currency or timeliness regarding TransUnion IDVision or consumers' credit information retained its system or that TransUnion IDVision will be error free or operate without interruption. TransUnion does not assume any responsibility for any errors, omissions or inaccuracies arising from the use of TransUnion IDVision.

7. You agree that your use of TransUnion IDVision shall not be made the basis for any claim, suit, demand or cause of action or other proceeding against TransUnion and/or their directors, officers, employees, representatives, agents or licensors.

8. You further agree, at your own expense, to indemnify and hold TransUnion and/or its directors, officers, employees, representatives, agents and licensors harmless from and against any claim, suit, demand, action or other proceeding brought against them by a third party as a result of your breach of these Conditions.

9. You agree that any telephone number including mobile phone number that you may provide to TransUnion in relation to your use of TransUnion IDVision may be used by TransUnion or any third party authorized by TransUnion for the purpose of authentication of your identity at anytime in the future whether or not through TransUnion IDVision or a related system.

10. You agree that, TransUnion may use your personal information, device attributes and credit information to detect and prevent misuse or abuse of this site or our service; detect or prevent fraud, crime and unlawful acts. TransUnion will only do this on the basis that it's needed to comply with a legal obligation, it's in our legitimate interests and that of others or to prevent or detect unlawful acts.

11. You agree that, by ordering Credit Monitoring (if applicable), you consent to TransUnion from time to time to access and use any or all of your information retained by TransUnion in its system for the purpose of providing Credit Monitoring service.

12. If any provision herein is held by a court of competent jurisdiction in any jurisdiction to be illegal, invalid or unenforceable, such provision shall be deemed to be severable and the remaining provisions shall remain in force and effect.

13. The [Terms of Use](#) for this Site shall also apply herein. In the event of inconsistencies, these Conditions shall prevail.