

Terms and Conditions

PLEASE READ THESE TERMS AND CONDITIONS OF USE CAREFULLY BEFORE USING THIS WEBSITE.

Your use of JanexAutoCredit.com or JanexAuto.com (collectively referred to as "the Websites") depends on your acceptance, without modification, of the following terms and conditions (the "Terms and Conditions"). By using the Websites, you accept these Terms and Conditions.

Modifications of the Terms and Conditions

JanexAutoCredit.com or JanexAuto.com may, at its sole discretion and for any reason, modify, supplement, or amend these Terms and Conditions without any notice or liability to you or any other person by posting revised Terms and Conditions on the Websites. Your continued use of the Websites signifies your acceptance of such revised Terms and Conditions. Please review the Websites regularly to stay informed of the most recent version of the Terms and Conditions.

How We Work

When you submit an application to JanexAutoCredit.com or JanexAuto.com (the "Application"), we work together with service providers to process your Application. We do not arrange education services. We will release some or all of the information in your Application to these service providers to locate an appropriate solution for you.

Authorization

By submitting an Application to JanexAutoCredit.com or JanexAuto.com, you certify that all information provided in the Application is true and complete. You authorize JanexAutoCredit.com or JanexAuto.com, or our agents or affiliates, to:

- Obtain any and all information concerning your Application from any sources that JanexAutoCredit.com or JanexAuto.com deems appropriate;
- Communicate with you in person, by telephone, mail, email, text, or any social media platforms;
- Provide reports to you on the status of your Application;
- Sell or otherwise disclose information concerning your Application, including your personal information, to one or more persons or organizations, affiliates, reporting agencies, or wholesale lead providers, any or all of whom may conduct independent searches using the information disclosed in your Application for the purpose of processing and facilitating your Application;
- Submit your credit application now and in the future to assist you in rebuilding your credit;
- Monitor and submit your credit information periodically over the next 36 months for the purpose of assisting you in rebuilding your credit profile.

You can withdraw your consent to being contacted by JanexAutoCredit.com or JanexAuto.com at any time by notifying us at savcho@janexauto.com, calling 613-260-0373, or by using the unsubscribe option on any of our electronic messages.

Credit Monitoring and Rebuilding

By agreeing to these Terms and Conditions, you consent to JanexAutoCredit.com or JanexAuto.com monitoring your credit report and submitting information to credit bureaus on your behalf over the next 36 months as part of our credit rebuilding services. This ongoing monitoring is intended to assist in improving your credit profile and to provide you with updates on your progress.

Links

JanexAutoCredit.com or JanexAuto.com does not warrant the authenticity or reliability of the websites linked from the Websites and is not responsible for the contents of any linked website. The inclusion of a link on JanexAutoCredit.com or JanexAuto.com does not constitute endorsement of the linked website. Use of any such linked website is at the user's own risk.

Minors

This website is not intended for use by minors. If you are under the age of majority in your jurisdiction, you may only use JanexAutoCredit.com or JanexAuto.com, or any services provided in conjunction with the Websites, under the supervision of an adult.

JanexAutoCredit.com or JanexAuto.com does not knowingly collect personal information from minors. Use of this website is void where prohibited by applicable law.

Restricted Access

In its sole discretion, and in addition to any other rights or remedies available to JanexAutoCredit.com or JanexAuto.com, and without any liability whatsoever, JanexAutoCredit.com or JanexAuto.com may at any time, without notice to you, terminate or restrict your access to any component of the Websites.

Governing Law

The use of JanexAutoCredit.com or JanexAuto.com and any claims against JanexAutoCredit.com or JanexAuto.com shall be governed by the laws of the Province of Ontario. You consent and submit to the exclusive jurisdiction of the courts located in the City of Ottawa, in the Province of Ontario, Canada, in respect of all disputes arising out of or relating to the use of JanexAutoCredit.com or JanexAuto.com and these Terms and Conditions.

Privacy Policy

Your privacy is of utmost importance to us. The following is our privacy policy which describes how we keep your personal information safe ("Privacy Policy"):

JanexAutoCredit.com or JanexAuto.com is committed to protecting the privacy and security of your personal information obtained through your Application and your customer relationship with JanexAutoCredit.com or JanexAuto.com. Our Privacy Policy outlines the types of personal information we collect, how it is used, and the steps we take to ensure your personal information is handled appropriately.

Our Privacy Policy applies to the personal information practices on JanexAutoCredit.com or JanexAuto.com and through any interactions with you. Our Privacy Policy is designed to comply with the Personal Information Protection and Electronic Documents Act (PIPEDA) and may be amended from time to time. A copy of the most current version of our Privacy Policy is available on our website or by contacting us using the contact information provided on JanexAutoCredit.com or JanexAuto.com.

Contact Us

If you have any questions about these Terms and Conditions, you can contact us:

- **By email:** savcho@janexauto.com
- **By phone:** 613-260-0373
- **By mail:** 1470 Hunt Club Road