

Score - Terms of Use

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Score is a pop-up experience by Neon Money Club. While Score operates under the Neon Money Club umbrella, your use of Score does not obligate you to create a Neon Money Club account or become a member of Neon Money Club or its affiliates. Your qualification to use Score does not automatically qualify you for Neon Money Club products. The free credit score provided on the Score web app is sourced from our service provider, Equifax. It may not be the same score used by lenders for credit decisions.

1. Acceptance of Terms

By accessing or using Score, you agree to comply with and be bound by these Terms of Use. If you do not agree with any of these terms, please do not use the web app.

2. Eligibility

You must be at least 18 years old to use the Score web app. By using the web app, you represent and warrant that you are at least 18 years old.

3. User Accounts

To access certain features of the web app, you may need to create a user account. You are responsible for maintaining the confidentiality of your account information and for all activities that occur under your account. You agree to notify us immediately of any unauthorized use of your account.

4. User Conduct

You agree to use the Score web app for lawful purposes and in a manner consistent with all applicable laws and regulations. You will not engage in any conduct that could harm the web app or its users.

5. Consent for Electronic Communications

By using the Score web app, you consent to receive electronic communications from Score. These communications may include notices, agreements, and other information. You agree that

any notices, disclosures, agreements, or other communications that Score sends to you electronically will satisfy any legal communication requirements, including that such communications be in writing.

6. Instagram Profile Link Out

To provide users with a comprehensive view of potential matches, Score may link out to Instagram. By consenting to the use of the web app, you agree to the sharing of your Instagram profile handle with potential matches.

Score and its affiliates, including Neon Money Club, are not affiliated with Instagram in any way. The use of Instagram profiles on the Score web app is solely for communication purposes. Score does not have control over or responsibility for the content or conduct on Instagram.

The link out with Instagram is designed to enhance the matchmaking experience by providing users with a more comprehensive view of potential matches. However, Score and its affiliates do not endorse, sponsor, or have any official connection with Instagram.

Users should be aware that any information shared on Instagram is subject to Instagram's [terms of use](#) and [privacy policy](#). Score and its affiliates are not responsible for the content or privacy practices on Instagram.

By using the Score web app, you acknowledge and agree that Score and its affiliates are independent entities and have no affiliation, sponsorship, or endorsement from Instagram.

7. User Content

You retain ownership of any content you submit to the Score web app, but by submitting content, you grant Score a non-exclusive, worldwide, royalty-free, sublicensable, and transferable license to use, reproduce, modify, distribute, and display the content in connection with the web app.

8. Credit Score

Credit Score Information: The free credit score provided on the Score web app is for informational purposes only and is sourced from Equifax, Inc. It may not be the same score used by lenders for credit decisions.

Educational Use Only: The free credit score is intended for educational purposes to help users understand their credit profile. It is not a guarantee of credit approval or denial.

Credit Score Accuracy: While efforts are made to provide accurate credit score information, Score and its affiliates do not guarantee the accuracy, completeness, or timeliness of the information provided. Credit scores may vary based on the scoring model used.

No Credit Decisions: The free credit score provided on the Score web app does not constitute a credit decision by Score or its affiliates. Lenders may use different criteria and scoring models for credit assessments.

Credit Bureau Information: The credit score information is based on data obtained from major credit bureaus. Users should review their full credit reports regularly for a comprehensive understanding of their credit history.

Security and Privacy: Score prioritizes the security and privacy of user information. Credit score-related data is handled in accordance with Score's [Privacy Policy](#). Users should exercise caution and protect their login credentials.

No Financial Advice: The free credit score information is not financial advice. Users should consult with financial professionals for personalized financial guidance.

9. Separation of Information

Please be advised that the information obtained for matchmaking purposes on the Score web app is entirely separate and apart from the information obtained for The Cream Card. Score and Neon Money Club operate independently, and the data collected for matchmaking is not used nor shared with Neon Money Club for any financial or credit-related activities associated with The Cream Card.

While Score and Neon Money Club share a common affiliation, it is crucial to understand that the data collected by and used for Score matchmaking is exclusively intended for creating connections between users on the dating platform. Any personal or financial information provided to the Neon Money Club is subject to the terms and conditions specified by the credit card issuer and is not utilized for matchmaking purposes on Score.

Users should exercise caution and ensure that they understand the distinct purposes for which their information is being collected, whether for matchmaking on Score or financial

transactions related to the Neon Money Club. Neon Money Club does not receive any information in connection with the Score Web app.

10. [Privacy](#)

Your [privacy](#) is important to us. Your information is not shared beyond Score or used by any other party. Score, nor its affiliates sell, rent, or trade your personal data. Score encourages you to please review our [Privacy Policy](#) to understand how we collect, use, and disclose information about you.

11. Termination

Score reserves the right to terminate or suspend your account and access to the Score web app at our sole discretion, without notice, for any reason, including violation of these Terms of Use.

12. Changes to Terms

Score may update or modify these Terms of Use at any time. Your continued use of the Score web app after any changes will constitute your acceptance of such changes.

13. Contact Information

If you have any questions about these Terms of Use, please contact us at support@neonmoneyclub.com.

Thank you for using Score, and we hope you find meaningful connections on our platform!