

Terms of Service

Effective Date: February 25, 2026

These Terms of Service (“Terms”) govern your access to and use of the Credit Fixers website and services (“Credit Fixers,” “we,” “us,” “our”). By using our website, contacting us, or purchasing any service, you agree to these Terms.

1. Services

Credit Fixers provides credit education and assistance preparing and submitting dispute correspondence and related documentation based on information you provide. We do not provide legal advice. We do not provide tax advice. We are not a law firm.

2. No Guarantees

You understand and agree that results vary by credit profile, creditor/bureau practices, and item type. We do not guarantee deletions, score increases, outcomes, or timelines.

3. Client Responsibilities

You agree to provide accurate information and complete documentation when requested, including credit reports and identification materials where applicable. You agree not to submit false information. You are responsible for reviewing your credit reports and any correspondence for accuracy.

4. Authorization

By purchasing services, you authorize Credit Fixers to prepare and submit disputes/complaints and related correspondence on your behalf using the information you provide. You may be required to sign or approve certain documents.

5. Fees, Payment, and Refunds

Pricing is displayed on our website or provided in writing. Unless otherwise stated, payments are due before work begins. Refunds are handled case-by-case and may be denied if work has already started, documents have been prepared, or submissions have been made. Chargebacks may result in immediate service suspension and cancellation of deliverables.

6. Communication

You consent to receive communications from us by email, phone, and messaging apps (including WhatsApp) regarding your account, deliverables, and service updates. Message and data rates may apply.

7. Prohibited Use

You agree not to misuse the website or services, including attempting to access systems without authorization, distributing malware, scraping content, or using our materials for

illegal purposes.

8. Intellectual Property

All website content, text, branding, templates, and materials are owned by Credit Fixers or licensed to us. You may not copy, reproduce, resell, or distribute our materials without written permission.

9. Third-Party Services

We may reference or use third-party platforms (payment processors, reporting tools, messaging services). We are not responsible for third-party outages, terms, or practices. Your use of third-party services is governed by their terms.

10. Limitation of Liability

To the maximum extent permitted by law, Credit Fixers will not be liable for indirect, incidental, special, consequential, or punitive damages; loss of profits; loss of credit opportunities; or damages arising from bureau/creditor actions, delays, or decisions. Our total liability for any claim will not exceed the amount you paid for the specific service giving rise to the claim.

11. Indemnification

You agree to indemnify and hold harmless Credit Fixers from claims, losses, and expenses arising from your misuse of services, your violation of these Terms, or inaccuracies in the information you provide.

12. Dispute Resolution

Before filing any claim, you agree to contact us to attempt informal resolution. If not resolved, any dispute will be handled in a court of competent jurisdiction unless otherwise required by law.

13. Changes to Terms

We may update these Terms at any time. Updates are effective when posted. Continued use after changes means you accept the updated Terms.

14. Contact

Credit Fixers
Email: info@creditfixershub.com