

You are an Authorized User on a Workspace Licensed by a “Customer”

An organization that we refer to herein as “Customer” has invited you to this environment (“Platform”) to use the services including any information or data provided as a result of your use of the services (collectively, the “Services”). Customer has separately entered into a written agreement with Equifax (the “Contract”) so that you and others can join (each invitee granted access to the Platform and Services, including you, is an “Authorized User”).

What This Means for You

Your use of the Platform and Services is subject to the terms of the Contract and your compliance with these terms are in addition to and not in lieu of the terms of the Contract with Customer.

Please use the Platform and Services responsibly and do not share your login credentials, including passwords, with anyone else. You are also responsible for all activities that occur within, through or as a result of access or use of the Platform or Services through use of your login credentials or identity, whether or not such access, use or activities are authorized or known by you.

- i. Please notify us promptly of any unauthorized use of any of your login credentials, including passwords, or identifications.
- ii. You are allowed to access and use the Platform and Services only for Customer’s internal business purposes and not for personal reasons.
- iii. When an Authorized User (including, you) submits content, code or information to the Platform or Services (“Customer Data”), you acknowledge and agree to the following:
 - **Permissible Purpose to Order Consumer Reports Required.** You may only order Consumer Reports, as defined by the Fair Credit Reporting Act, 15 U.S.C. § 1681 *et seq.* (“FCRA”), when the intended use of each Consumer Report is in accordance with the FCRA and applicable state law FCRA counterparts; and only for an FCRA permissible purpose and no other purpose.
 - **Unauthorized access to Consumer Reports.** Unauthorized access to Consumer Reports may result in civil and criminal liability under the FCRA punishable by fines and imprisonment. Information about applicable regulations currently in effect can be found at the Consumer Financial Protection Bureau’s (“CFPB”) website, www.consumerfinance.gov/learnmore.
 - **Access via Wireless Devices Prohibited.** Do not access to the Platform and Services via any unregistered hand-held wireless communication device, that have not gone through Company’s device enrollment, access, and authentication process.
 - **Backup your Customer Content.** You are responsible for periodically backing up Customer Data to Customer’s own storage / environment.
 - **Equifax Provided Data May Not Be Copied or Removed Except as Authorized.** Except as authorized by the Contract, you may not collect, copy or remove from the Platform any information or data that we provide for your use as part of the Services including via the use of photography, screen shots or capture or automated means such as robot, spider, site search/retrieval application or other device to retrieve, index, “scrape,” or “data mine.”
- iv. The Platform and Services are protected by intellectual property rights, and except as specifically allowed in the Contract, you agree not to take any action that would interfere with those rights.
 - **Do Not Remove IP Notices.** You may not remove or change any copyright or other proprietary rights’ notice or restrictive rights legend contained or included in any of the Platform or the Services.
 - **Do Not Reverse Engineer.** You may not decompile, disassemble, reverse compile, reverse assemble, reverse translate or otherwise reverse engineer any of the Platform or the Services.
- v. We may impose limits on your use of bandwidth with the Platform. We also reserve the right to disable immediately your access to the Platform or Services in the event of your unauthorized use, disruption or abuse (as determined by Equifax in its sole and absolute discretion).
- vi. AS BETWEEN US AND CUSTOMER, YOU AGREE THAT IT IS SOLELY CUSTOMER’S RESPONSIBILITY TO (A) INFORM YOU AND ANY AUTHORIZED USERS OF ANY RELEVANT CUSTOMER POLICIES AND PRACTICES AND TRAIN YOU ON THE PROPER USE OF THE PLATFORM AND SERVICES; (B) OBTAIN ANY RIGHTS, PERMISSIONS OR CONSENTS THAT ARE NECESSARY FOR THE LAWFUL USE OF CUSTOMER DATA SUBMITTED TO THE PLATFORM OR SERVICES; AND (C) RESPOND TO AND RESOLVE ANY DISPUTE WITH YOU AND ANY AUTHORIZED USER RELATING TO OR BASED ON CUSTOMER DATA, THE PLATFORM OR SERVICES OR CUSTOMER’S FAILURE TO FULFILL THESE OBLIGATIONS. WE MAKE NO REPRESENTATIONS OR WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, TO YOU RELATING TO THE PLATFORM, THE SERVICES OR ANY INFORMATION OR DATA PROVIDED BY THE SERVICES, ALL OF WHICH ARE PROVIDED TO YOU ON AN “AS IS” AND “AS AVAILABLE” BASIS.