

Terms of Service

Last Updated:

March 24, 2023

1. Acceptance of Terms

AccountChek by Informative Research ("AccountChek") provides its service to You, subject to the following Terms of Service ("TOS" or "Agreement"), which may be updated by us from time to time without notice to You. You can review the most current version of the TOS at any time at: <https://verifier.accountchk.com/tos>. In addition, when using AccountChek services, You and AccountChek shall be subject to any posted guidelines or rules applicable to such services which may be posted from time to time. By connecting to and using this Site, You agree to be bound by all of the terms and conditions set forth herein.

2. Description of Service

AccountChek offers a technology-based deposit, asset, employment, and/or income verification service (the "Service") designed to make it easier for a lender to verify and monitor the deposits, assets, employment status, and/or income of a prospective or current borrower by performing the following on your behalf: (1) Securely retrieving balances and transaction detail from the borrower's accounts at one or more financial institutions and/or securely retrieving employment and income details from the borrower's accounts with one or more payroll provider; (2) Delivering this information to the lender; (3) providing for updates to your Initial lender over a specified monitoring period; and (4) enabling the borrower to opt-in to the Passport mobile application to monitor finances and participate in further lending transactions.

3. License Grant

"You" or "your" means the consumer who is being licensed to use the Service or Documentation and is providing AccountChek access to his or her financial, investment and/or payroll accounts.

"Service" means any services and products offered by AccountChek, the Site, all content of the Site, all Software, in whole or in part (including but not limited to the AccountChek, AccountChek Plus, and AccountChek 3n1 executables, libraries, examples, interface definitions, associated media and printed materials) which create, enable, relate to, and or facilitate the Service (or functionality thereof), and any online (PDF, Flash, or HTML) or other related documentation.

We hereby grant You, a single user, a non-transferable, nonexclusive, restricted license to use (only in delivered code form) the Service through one (1) account to enable secure access to Your financial account(s) balances, transaction detail, employment status, and/or income amount may include any liens or judgments that may be identified through public record sources as described herein.

You may, subject to the terms and conditions of the TOS, allow Your immediate family and accountants or financial advisors to review Your records, data, compilation, reports, generated with the use of this Service, provided that any such authorized users agree to and abide by the terms and conditions of this agreement.

4. Title

The Service is licensed to You pursuant to this Agreement, not sold. AccountChek remains the owner of all right, title and interest in the Service. Any copy, modification, revision enhancement, adaptation, translation, or derivative work of or created from the Service made by or at Your direction shall be owned solely and exclusively by AccountChek, as shall all patent rights, copyrights, trade secret rights, trademark rights, and all other proprietary rights, worldwide (all the foregoing rights taken together being referred to collectively herein as "Intellectual Property Rights") therein and thereto.

5. Things You May Not Do

The Service is protected by United States copyright laws and international treaties. You must treat the Service like any other copyrighted material (for example, a book). You may not:

- Copy the Service or the written materials accompanying the Service;
- Modify or adapt the Service or merge it into another program;
- Cause the Service in any way to be reverse engineered, disassembled, decompiled, decrypted, extracted, translated, nor shall any attempt to do so be undertaken or permitted, including any attempts to discover the source code of the Service, related algorithms, protocols, interfaces, logic or program code of the Service or any derivative work thereof;
- Bypass or make any attempt to bypass the copy protection, unlock mechanism, serial number scheme, etc., of the Service;
- Publish any part of Your account credentials, including Your secure Personal Access Code.
- Allow any access to or use of the Service by anyone other than Your immediate family and authorized Accountant or financial advisor as listed in paragraph 3 above, and others as described in paragraph 16, below;
- Use the Service on a perpetual or continuous basis without the use of legally obtained account credentials;
- Place the Service onto a server so that it is accessible via a public network such as the Internet, or;
- Sublicense, rent, lease, loan, sell, transfer, assign, distribute, or otherwise make available to any other unauthorized person or entity, the Service, in whole or in part;
- Create, or attempt to create, any derivative works based on the Service, in whole or in part;
- Violate any obligation or provision of this agreement.

6. Your Account Obligations - Including Certain Legal Representations, Authorizations, and Designations

In consideration of Your use of the Service, You represent, agree, and warrant that You:

- Are of legal age to form a binding contract;
- Are not a person barred from receiving Services under the laws of the United States or other applicable jurisdiction;
- Have not relied on any promises or representations not expressly made herein;
- Possess the full right, power and authority to enter into this agreement and to carry out Your obligations hereunder;
- Know of no impediments that would prevent AccountChek from complying with all the terms of this Agreement; and
- Will use the Service for lawful purposes only.

You also agree to: (a) grant us permission to access your financial, investment, and/or payroll accounts to which you provide us your sign-on credentials (each, a "Disclosed Account"). Your permission for us to access a Disclosed Account shall be deemed to:

- extend to all information contained therein, including but not limited to the transaction, balance, and/or employment information and up to twenty-four (24) months of transaction, employment, and/or income history; and
- remain in effect without interruption for ninety (90) days from the date you provide your sign-on credentials for that Disclosed Account.

You expressly agree that by using the Service and or by agreeing to the terms herein, you are (1) authorizing AccountChek and its agents to access third party sites designated by you on your behalf, retrieve the information listed in the paragraph immediately above and provide such information to the lender you request, as well as to any secondary market investor, requested by the lender, that may purchase your loan, and (2) appoint AccountChek and its agents as your agent for this limited purpose, with full power and authority to perform acts necessary in connection with such activities.

By entering the account credentials for your financial account(s) and/or payroll account(s), you are permitting AccountChek and its agents to process your request and use information submitted by you to accomplish the foregoing for the duration of the Monitoring Period. YOU ACKNOWLEDGE THAT IT IS YOUR RESPONSIBILITY TO EXERCISE SOUND JUDGMENT AND COMMON SENSE WHEN DEALING WITH INDIVIDUALS YOU DON'T KNOW AND WHEN DECIDING WHETHER AND WITH WHOM TO SHARE YOUR DEPOSIT, ASSET, AND/OR PAYROLL INFORMATION, AND YOU AGREE THAT YOUR INTERACTIONS WITH SUCH INDIVIDUALS, INCLUDING YOUR ACCESS TO AND USE OF THE SERVICE IS AT YOUR OWN RISK. ADDITIONALLY, YOU ACKNOWLEDGE AND AGREE THAT NEITHER ACCOUNTCHEK, NOR ITS DIRECTORS, OFFICERS, AGENTS, EMPLOYEES, SUPPLIERS, LICENSORS, OR AFFILIATED COMPANIES, ARE RESPONSIBLE OR LIABLE TO YOU FOR ANY ACTIONS TAKEN OR DECISIONS MADE

BY ANY INDIVIDUAL WITH WHOM YOU HAVE SHARED YOUR DEPOSIT, ASSET, AND/OR PAYROLL INFORMATION.

YOU ACKNOWLEDGE AND AGREE THAT WHEN ACCOUNTCHEK OR ITS AGENTS ACCESS AND RETRIEVE INFORMATION FROM THIRD PARTY SITES, ACCOUNTCHEK AND ITS AGENTS ARE ACTING AS YOUR AGENT, AND NOT THE AGENT OR ON BEHALF OF THE THIRD PARTY. You agree that the third party account providers shall be entitled to rely on the foregoing authorization and agency granted by you. You understand and agree that this Service is not endorsed or sponsored by any third party account providers accessible through such Service.

You may choose to have this access terminated by contacting AccountChek at ac-compliance@informativeresearch.com wherein AccountChek shall remove your access permissions.

Nothing in this section, including the existence of this section, shall limit any of Your obligations as otherwise described within the TOS. If You provide any information that is untrue, inaccurate, not current or incomplete, or AccountChek has reasonable grounds to suspect that such information is untrue, inaccurate, not current or incomplete, AccountChek has the right to suspend or terminate Your account and refuse any and all current or future use of the Service (or any portion thereof).

7. AccountChek Privacy Policy

Subscriber Data and certain other information about You are subject to our Privacy Policy. For more information, see our full privacy policy, <https://verifier.accountchek.com/privacy-policy>. You understand that through Your use of the Service You consent to the collection and use (as set forth in the Privacy Policy) of this information.

8. Access Credential Security

You will be given account access credentials after Your lender has submitted a request for Electronic Verification of Assets ("VOA"), Verification of Employment ("VOE") and/or Verification of Income ("VOI") via the Service. You are responsible for maintaining the confidentiality of the credentials. You are fully responsible for all activities that occur under Your credentials. You agree to (a) immediately notify AccountChek of any unauthorized use of Your account or any other breach of security [by reaching out to ac-helpdesk@informativeresearch.com] and (b) ensure that You exit from Your account at the end of each session. AccountChek and its directors, officers, agents, employees, suppliers, licensors or affiliated companies, cannot and will not be liable for any loss or damage arising from Your failure to comply with this Section, or that You may incur as a result of someone else using Your credentials, either with or without Your knowledge. You agree and acknowledge that You may not use anyone else's credentials any time

9. Indemnity

You agree to indemnify and hold AccountChek and its directors, officers, agents, employees, suppliers, licensors or affiliated companies harmless from any losses, damages, claim or demand, including reasonable attorneys' fees or expenses incurred, made by any third party due to or arising out of Your use of and or connection to the Service, Your violation of the TOS, and or Your violation of any rights of another relating to the Service.

10. General Practices Regarding Use and Storage

You acknowledge that AccountChek may establish general practices and limits concerning use of the Service, including without limitation the maximum number of days that subscriber data will be retained. You agree that AccountChek and its directors, officers, agents, employees, suppliers, licensors, or affiliated companies, have no responsibility or liability for the deletion or failure to store any subscriber data maintained or transmitted by the Service. You acknowledge that AccountChek reserves the right to log off accounts that are inactive for an extended period of time. You further acknowledge that AccountChek reserves the right to modify these general practices and limits from time to time.

11. Modifications to Service

AccountChek reserves the right at any time and from time to time to modify or discontinue, temporarily or permanently, the Service (or any part thereof) with or without notice. You agree that AccountChek and its directors, officers, agents, employees, suppliers, licensors, or affiliated companies shall not be liable to You or to any third party for any modification, suspension or discontinuance of the Service.

12. Term and Termination

This Agreement will be deemed to have commenced upon the date You accept the TOS by selecting the I Accept the Terms of Service checkbox each time You login to the Service and remains effective until terminated. You may terminate it at any time by notifying AccountChek by e-mail and destroying all copies of the Service and Documentation in Your possession. You agree, on termination of this license, to cease any and all use of the Service and further to destroy all copies of the Service and Documentation in Your possession. You agree that Your obligations under the TOS (including but not limited to the requirement to maintain the confidentiality and security of AccountChek) remain with You even after termination of the TOS.

You agree that AccountChek may, under certain circumstances and without prior notice, immediately terminate Your access to the Service. Cause for such termination shall include, but not be limited to, (a) breaches or violations of the TOS or other incorporated agreements or guidelines, (b) requests by law enforcement or other government agencies, (c) a request by You (self-initiated account deletions), (d) discontinuance or material modification to the Service (or any part thereof), (e) unexpected technical or security issues or problems, (f) extended periods of inactivity, (g) suspicion or confirmation that You have engaged in fraudulent or illegal activities, and/or (h) nonpayment of any fees owed by Your lender in connection with the Services.

Termination of Your service includes but is not necessarily limited to: (a) removal of access to the Service, and (b) barring further use of the Service. Further, you agree that all terminations for cause shall be made in AccountChek's sole discretion and that AccountChek shall not be liable to You or any third-party for termination of Your account or access to the Service.

13. Links

The Service may provide, or third parties may provide, links to other World Wide Web sites or resources. You acknowledge and agree that AccountChek has no control over such sites and resources, and AccountChek and its subsidiaries, affiliates, officers, agents, co-branders or other partners, and employees, are not responsible for the availability of such external sites or resources and does not endorse and nor are they responsible or liable for any Content, advertising, products, or other materials on or available from such sites or resources. You further acknowledge and agree that AccountChek and its directors, officers, agents, employees, suppliers, licensors, or affiliated companies, shall not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with use of or reliance on any such Content, goods or services available on or through any such site or resource.

14. Confidentiality and Proprietary Rights

You acknowledge and agree that the Service contains trade secrets, proprietary know how and confidential information that are valuable and belong to AccountChek and are being made available to You in strict confidence, protected by applicable intellectual property and other laws. Content received through the Service may be displayed and printed for Your personal, non-commercial use only, as described herein. You may display and print Service compilations, spreadsheets, graphs, or materials which are generated from Your own personal account information, for Your own personal use. You may, on an occasional and irregular basis, disseminate an insubstantial portion of content from this Site, regarding Your personal information, for a noncommercial purpose, without charge, and transmitted in non-electronic form, to a limited number of individuals, provided You include all copyright and other proprietary rights notices with such portion of the content in the same form in which the notices appear in this Site, original source attribution, and the phrase "Used with permission from Informative Research." You may not post any content from this Site to newsgroups, mail lists or electronic bulletin boards, without the prior written consent of AccountChek. You agree that neither You, your agents, nor Your employees shall in any manner use, disclose or otherwise communicate any information with respect to the Service, or related documents which might enable use or copying of all or any portion of the Service. You agree to take all necessary action to protect the confidential and proprietary information included in the Service and related documents.

Except as expressly allowed in this Agreement or authorized in writing by AccountChek, You agree not to modify, rent, lease, loan, sell, distribute or create derivative works based on the Service, or related documents, in whole or in part.

Neither party shall have any obligation with respect to Confidential or Proprietary Information which: (i) is or becomes generally known to the public by any means other than a breach of the obligations of the receiving party; (ii) was previously known to the receiving party or rightly received by a receiving party from a third party; or (iii) is independently developed by the receiving party; (iv) is required to be disclosed by a final order of a court of competent jurisdiction; or (v) is otherwise required to be disclosed by applicable law following reasonable notice to the disclosing party.

If You are legally compelled to disclose any of AccountChek's Confidential or Proprietary information, then, prior to such disclosure, You will (i) promptly notify AccountChek in writing of the compulsion unless doing so would violate the terms of the order to disclose; (ii) assert the privileged and confidential nature of the Trade Secrets and (iii) cooperate fully with the AccountChek in protecting against any such disclosure and or obtaining a protective order narrowing the scope of such disclosure and/or use of the Trade Secrets.

ANY USE OR DISCLOSURE OF CONFIDENTIAL OR PROPRIETY INFORMATION RELATING TO THE SERVICE, SOFTWARE, RELATED DOCUMENTS, OR OF THE RELATED ALGORITHMS, PROTOCOLS, OR INTERFACES, OTHER THAN IN STRICT ACCORDANCE WITH THIS LICENSE AGREEMENT, MAY BE ACTIONABLE AS A VIOLATION OF ACCOUNTCHEK'S TRADE SECRET RIGHTS.

15. Disclaimer of Warranties

YOU EXPRESSLY UNDERSTAND AND AGREE THAT: (i) YOUR USE OF THE SERVICE IS AT YOUR SOLE RISK. THE SERVICE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. ACCOUNTCHEK EXPRESSLY DISCLAIMS ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. (ii) ACCOUNTCHEK MAKES NO WARRANTY THAT (i) THE SERVICE WILL MEET YOUR REQUIREMENTS, (ii) THE SERVICE WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, (iii) THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SERVICE WILL BE ACCURATE OR RELIABLE, (iv) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE SERVICE WILL MEET YOUR EXPECTATIONS, AND (v) ANY ERRORS IN THE SERVICE WILL BE CORRECTED. (vi) ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE SERVICE IS DONE AT YOUR OWN DISCRETION AND RISK AND THAT YOU WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF ANY SUCH MATERIAL. (vii) NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM ACCOUNTCHEK OR THROUGH OR FROM THE SERVICE SHALL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THE TOS.

16. Limitation of Liability

YOU EXPRESSLY UNDERSTAND AND AGREE THAT NEITHER ACCOUNTCHEK NOR ANY OF ITS DIRECTORS, OFFICERS, AGENTS, EMPLOYEES, SUPPLIERS, LICENSORS OR AFFILIATED COMPANIES SHALL BE LIABLE TO YOU OR ANYONE ELSE FOR ANY DAMAGES, (INCLUDING, WITHOUT LIMITATION, DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL EXEMPLARY DAMAGES OR SIMILAR DAMAGES), EVEN IF ACCOUNTCHEK OR ITS DIRECTORS, OFFICERS, AGENTS, EMPLOYEES, SUPPLIERS, LICENSORS OR AFFILIATED COMPANIES HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. SUCH DAMAGES MAY INCLUDE, BUT ARE NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA, BUSINESS INTERRUPTION OR ANY OTHER COMMERCIAL DAMAGES OR LOSSES OR OTHER INTANGIBLE LOSSES, ARISING OUT OF OR RELATED TO: (i) THE USE OR THE INABILITY TO USE THE SERVICE; (ii) THE COST OF PROCUREMENT OF SUBSTITUTE GOODS AND SERVICES RESULTING FROM ANY GOODS, DATA, INFORMATION OR SERVICES PURCHASED OR OBTAINED OR MESSAGES RECEIVED OR TRANSACTIONS ENTERED INTO THROUGH OR FROM THE SERVICE; (iii) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA; (iv) STATEMENTS OR CONDUCT OF ANY THIRD PARTY ON THE SERVICE; (v) IN WHOLE OR PART BY ACCOUNTCHEK OR ITS SUBSIDIARIES, AFFILIATES, MEMBERS, MANAGERS, OFFICERS, AGENTS, CO-BRANDERS, PARTNERS, AND OR EMPLOYEES' NEGLIGENCE OR CONTINGENCIES BEYOND THEIR CONTROL IN PROCURING, COMPILING, INTERPRETING, REPORTING OR DELIVERING THIS SITE AND ANY CONTENT THROUGH THIS SITE; (vi) OR ANY OTHER MATTER RELATING TO THE SERVICE, THE TOS, OR THE SUBJECT MATTER RELATING THERETO.

17. Exclusions and Limitations

SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES OR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES. ACCORDINGLY, SOME OF THE ABOVE LIMITATIONS OF SECTIONS 17 AND 18 MAY NOT APPLY TO YOU.

18. Force Majeure

AccountChek shall not be responsible for failures of its obligations under this Agreement to the extent that such failure is due to causes beyond AccountChek's control including, but not limited to, acts of God, war, acts of any government or agency thereof, fire, explosions epidemics, quarantine restrictions, strikes, delivery services, telecommunication providers, labor difficulties,

lockouts, embargoes, severe weather conditions, delay in transportation, or delay of suppliers or subcontractors.

19. No Third-Party Beneficiaries

You agree that, except as otherwise expressly provided in this TOS, there shall be no third-party beneficiaries to this agreement.

20. Lender End-User Agreement

All users must have a permissible purpose in order to obtain the information from AccountChek. The lender and its designees agree to the permissible purpose as follows:

- According to the Gramm-Leach Bliley Act (GLBA), I agree that I am authorized by the consumer to access the consumer information to enforce a transaction.
- According to the Driver's Privacy Protection Act (DPPA), I agree that in the normal course of business, I am authorized to verify the accuracy of personal information provided by the consumer. If the submitted information is incorrect, I am also authorized to obtain the correct information, but only for the purposes of preventing fraud by pursuing legal remedies against, or recovering on a debt of security interest against, the consumer.

21. Trademark Information

All AccountChek logos, product and service names are trademarks and service marks of AccountChek. Without AccountChek's prior written permission, You agree not to display or use in any manner, the AccountChek marks.

22. General Information

All AccountChek logos, product and service names are trademarks and service marks of AccountChek. Without AccountChek's prior written permission, You agree not to display or use in any manner, the AccountChek marks.

Entire Agreement.

The TOS constitutes the entire agreement between You and AccountChek and governs Your use of the Service, superseding any prior agreements, communication, advertising, proposals, and or representations between You and AccountChek with respect to the Service.

Attorney Fees.

If any legal action arises relating to this Agreement, the prevailing party shall be entitled to recover all court costs, expenses, and reasonable attorney fees from the non-prevailing party.

Injunctive relief.

You recognize and acknowledge that any breach or threatened breach of this Agreement by You may cause AccountChek irreparable harm for which monetary damages may be inadequate. You agree, therefore, that AccountChek shall be entitled to an injunction to restrain You from such breach or threatened breach. Nothing in this Agreement shall be construed as preventing AccountChek from pursuing any remedy at law or in equity for any breach or threatened breach of this Agreement.

Choice of Law and Forum.

The TOS and the relationship between You and AccountChek shall be governed by the laws of the State of Georgia without regard to its conflict of law provisions.

Waiver.

The failure of AccountChek to exercise or enforce any right or provision of the TOS shall not constitute a waiver of such right or provision.

Savings Clause.

In case any one or more of the provisions of this Agreement shall be found to be invalid, illegal, or unenforceable in any respect, such provision shall be amended, construed and applied so that such provision is valid and enforceable to reflect, as closely as possible, the original intent of such provision; and the validity, legality and enforceability of the remaining provisions contained herein shall not in any way be affected or impaired thereby.

No Agency.

Except for as expressly provided herein, this Agreement does not create any agency or partnership relationship between the parties.

No Right of Survivorship and Non-Transferability.

You agree that Your AccountChek account is non-transferable and any rights to Your AccountChek credentials or contents within Your account terminate upon Your death. Upon receipt of a copy of a death certificate, Your account may be terminated and all contents therein permanently deleted.

Export Law Assurances.

You agree that the Service will not be shipped, transferred, or exported into any country or used in any manner prohibited by the United States Export Administration Act or any other export laws, restrictions or regulations.

Government End Users.

The AccountChek Service and related documentation are "Commercial Items", as that term is defined at 48 C.F.R. S 2.101, consisting of "Commercial Computer Software" and "Commercial Computer Software Documentation", as such terms are used in 48 C.F.R. S 12.212 or 48 C.F.R. S 227.7202, as applicable. Consistent with 48 C.F.R. S 12.212 or 48 C.F.R. S 227.7202-1 through S 227.7202-4, as applicable, the Commercial Computer Software and Commercial Computer Software Documentation are being licensed to U.S. Government end users (a) only as Commercial Items and (b) with only those rights as are granted to all other end users pursuant to the terms and conditions herein. Unpublished rights reserved under the copyright laws of the United States.

Statute of Limitations.

You agree that regardless of any statute or law to the contrary, you shall not bring any action against AccountChek arising out of or related to this Agreement or the subject matter hereof more than one (1) year after the occurrence of the event which gave rise to such action.

Titles.

The section titles in the TOS are for convenience only and have no legal or contractual effect.

Notices.

All notices which concern this Agreement shall be given in writing, to the parties herein as follows: Delivery of notice from You to AccountChek shall be considered effective by sending an e-mail with "Notice" entered into the subject line, sent to the ac-compliance@informativeresearch.com; and delivery of notice from AccountChek to You shall be considered effective by transmission at Your e-mail address as contained in AccountChek's records. Any party to this Agreement may change its address for notice purposes, by providing written notice of the change of address to each of the other parties.

23. Violations

Please report any violations of the TOS to our Customer Service Center at ac-helpdesk@informativeresearch.com.

If You have any questions concerning this agreement, or if You wish to contact AccountChek for any other reason, please E-mail: ac-compliance@informativeresearch.com.