

# TERMS AND CONDITIONS

**Effective Date: 02-15-2025**

Welcome to **Emmpire Solutions**. By accessing or using our website and services, you agree to comply with and be bound by the following Terms & Conditions. Please read them carefully.

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## 1. Acceptance of Terms

By using our website, booking a consultation, enrolling in a membership, or purchasing any service, you acknowledge that you have read, understood, and agree to be bound by these Terms & Conditions.

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## 2. Services Provided

**Emmpire Solutions** offers financial education, credit consulting, and credit restoration membership services. Our services include:

- Credit Analysis & Strategy Development
- Personalized Financial & Credit Guidance
- Credit Dispute Assistance

We do not provide legal or financial advisory services and do not guarantee specific credit score improvements or outcomes.

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## 3. Client Responsibilities

By enrolling in our services, you agree to:

- Provide accurate and up-to-date information
- Maintain an active credit monitoring account (if required for service)
- Follow the strategies and recommendations provided to maximize results
- Communicate professionally and adhere to scheduled consultations

### 3A. Onboarding & Program Start

Clients must complete onboarding within 7 calendar days of enrollment. This includes submitting required documents, linking credit monitoring, and completing intake forms.

The program begins once onboarding is completed. Delays do not extend the program timeline.

### **3B. Client Participation & Delays**

Program timelines are not paused due to:

- Delayed document uploads
- Inactive or unlinked credit monitoring
- Credit freezes
- Lack of client response

### **3C. Credit Monitoring Requirement**

Active credit monitoring is required. If inactive, dispute work may pause. Program timelines are not extended due to this.

### **3D. New Accounts After Enrollment**

Only items present at enrollment are covered. New items require an upgrade or extension.

Failure to comply may result in suspension or termination.

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## **4. Membership & Payment Terms**

**Empire Solutions** offers 3, 6, and 7-month prepaid memberships.

- Full payment is required before services begin
  - Incomplete payment plans = service ban
  - No refunds once services start
  - No partial refunds for early cancellation
  - Clients receive support throughout the membership
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## **5. No Guarantees or Promises**

We do not guarantee:

- Removal of specific accounts
- Credit score increases
- Loan or credit approvals

Results vary based on credit history, creditors, and participation.

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## 6. Dispute Process & Limitations

- Disputes follow FCRA guidelines
- Process may take several months
- Some items may remain if verified accurate
- Clients must avoid new negatives during service

## 7. Chargebacks & Fraudulent Claims (STRICT POLICY)

By enrolling in services with **Emmpire Solutions**, you agree to the following:

- You authorize **Emmpire Solutions** to charge your selected payment method for all agreed services, including any recurring or installment payments.
- You acknowledge that services begin immediately upon enrollment or upon delivery of the first service (including onboarding, account setup, consultation, or dispute preparation).

### No Chargebacks Policy

You agree **not to initiate any chargeback, dispute, or reversal** with your bank or payment provider for services that have been rendered, initiated, or made available to you.

### Mandatory Resolution Process

Before filing any dispute, you agree to contact **Emmpire Solutions** at **info@emmpiresolutions.com** to resolve the issue.

Failure to do so is considered a violation of this agreement.

### Evidence & Dispute Defense

You agree that the following will serve as valid proof of service in the event of a dispute:

- Signed agreement and authorization forms
- Payment confirmation and transaction records
- IP address, timestamp, and login activity
- Email, SMS, or portal communication history

- Work completed on your behalf (including disputes, analysis, or strategy)

## Fraudulent Chargebacks

Any chargeback filed after services have been delivered, started, or made accessible will be considered **fraudulent**.

If a chargeback is initiated:

- Your account will be **immediately terminated**
- You will be **permanently banned** from all services
- The balance may be sent to **collections**
- Legal action may be pursued to recover fees, including administrative and legal costs

## Card Authorization Agreement

By purchasing, you confirm that:

- You are the authorized cardholder
- You approve all charges associated with your selected service
- You understand and agree to the **no refund policy**
- You understand that results are not guaranteed

## 8. Termination of Services

**Empire Solutions** may terminate services if:

- Required documents are not provided
- Credit monitoring is inactive
- Payments are incomplete
- Fraud or abusive behavior occurs

No refunds will be issued.

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## 9. Limitation of Liability

**Empire Solutions** is not liable for:

- Financial losses or damages
- Actions by credit bureaus or creditors
- Delays or rejections in disputes

Clients are responsible for their financial decisions.

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## **10. Privacy Policy**

Your data is protected under our Privacy Policy. We do not sell or rent your information and only share it when necessary to provide services.

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## **11. Governing Law**

These Terms are governed by the laws of the State of Florida. Any disputes will follow state and federal legal procedures.

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## **12. Changes to Terms**

We may update these Terms at any time. Continued use of services means you accept any updates.

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## **Contact Information**

**Emmpire Solutions**

 [info@emmpiresolutions.com](mailto:info@emmpiresolutions.com)