



ORDERING WITH CONFIDENCE

Order & Payment Process Terms

Order requirements, reporting expectations, guarantee conditions, and payment instructions.

LAST UPDATED October 2026

01 Order Information

∞ Once you have selected the Tradeline(s) you want to purchase, here is the information we need for the order. Please ensure all provided information matches what appears on ALL THREE credit reports.

NAME: _____

SSN: _____

DOB: _____

FULL ADDRESS: _____

PHONE#: _____

EMAIL: _____

All the information you provided is legitimate, accurate, and matches EXACTLY across ALL three bureau credit reports — Experian, TransUnion, and Equifax. You must have an open credit file with all three bureaus. New or recently opened credit files must also have at least one hard inquiry reporting to each of your three credit reports. The address provided must be residential. There must be no active disputes, credit freezes, or fraud alerts on any of your credit reports at the time of purchase or at any point during the posting window, as these may inhibit or prevent a tradeline from posting. You acknowledge that adding a tradeline may add an address to your credit reports. Do not dispute, remove, or modify personal or account information— including any address added in connection with the tradeline — while the tradeline is posting, as doing so may affect how the tradeline reports, including loss of credit limit, account age, or complete removal. If the tradeline is affected as a result of changes made to your credit file, it will not be eligible for refund or replacement. You verify that you have no negative history with the bank associated with the tradeline(s) you are purchasing and confirm that there is no lock on your LexisNexis or SageStream reports.

02 Posting & Reporting

Tradelines typically post within the first 3-15 days after their closing date, however, it may take up to 45 days on rare occasions. Tradeline purchases are backed by our 45-day guarantee. You may visit this URL for further details <https://www.tradelinevault.com/our-guarantee>

In rare cases, credit bureaus and issuing banks may remove, suppress, terminate, or alter authorized user (AU) reporting at their discretion. These actions are outside of Tradeline Vault's control and do not constitute a removal or failure by Tradeline Vault to maintain AU status. Once added and/or posted, bank- or bureau-initiated actions are not grounds for



refund or replacement.

03 Georgia Residents

Due to Georgia state law, we are unable to accept orders for clients whose provided address is located in Georgia. Orders associated with a Georgia address will not be processed.

04 Our Guarantee

What We DO Guarantee

- We guarantee that all tradelines offered have been thoroughly vetted and maintain a flawless (100% Perfect) payment history.
- We guarantee that every tradeline provided has zero late payments across its reporting history.
- We guarantee that the credit utilization (credit usage) on all tradelines will remain at or below 9%.
- We guarantee that each tradeline will report to at least one of the three major credit bureaus: TransUnion, Equifax, or Experian.
- We guarantee that Tradeline Vault will maintain you as an authorized user on the purchased tradeline for a minimum of two statement reporting dates, for each tradeline purchased.

What We DO NOT Guarantee

- We do not guarantee any results beyond getting a tradeline to post as detailed above.
- While tradelines may influence your credit score, we do not guarantee any specific change to your score. Credit scores are determined by many independent factors, and results vary from file to file.
- Because there are many other factors that go into obtaining an approval, we do not guarantee that after adding tradeline(s), you will be approved by any lender or party related to funding, loans, credit cards, lines of credit, apartments/housing, or be able to achieve any financial goal based on the purchase of our tradeline(s).

05 Important Credit Monitoring Requirements

STOP: If you do not already have access to view your full credit reports on ALL THREE credit bureaus (Experian, TransUnion, & Equifax) do not purchase a tradeline. *In the rare event you are asked to provide FULL access to credit monitoring that allows visibility of a full report on ALL THREE bureaus and/or documents (i.e. social security card, DL, or any other document that would require your signature) - if you cannot or will not provide these things, or if you failed to remove active disputes or fraud alerts, your tradeline is no longer guaranteed and no refunds nor replacements will be given.

06 Payment Methods

We accept payments via CashApp and Bitcoin (BTC). For orders exceeding \$500, Zelle is also available as a payment option. Please let me know your preferred method, and I will provide the necessary payment details for your selected platform.



READY TO PLACE YOUR ORDER?

Complete all three steps below to submit your order request.

- 01** (1) To sign and accept these Order Terms electronically, reply with the exact word "CONFIRM." By doing so, you are providing your electronic signature and agreeing to be legally bound by these terms.
- 02** (2) Please also send your information for this order (as detailed above).
- 03** (3) Please specify your payment selection from the above options.

We look forward to your response.
- Jasmine