

ANRUS - Terms of Service

Last updated: October 26, 2025

These Terms of Service ("Terms") form a legally binding agreement between you and ANRUS LLC ("ANRUS", "we", "us", or "our"). By accessing or using our websites, applications, or services (collectively, the "Services"), you agree to these Terms.

1. About ANRUS

ANRUS provides credit education and analysis tools, dispute-letter preparation support, business credit building, funding preparation services, and tradeline consultation. ANRUS is not a law firm and does not provide legal or tax advice.

2. Eligibility and Accounts

You must be at least 18 years old and able to enter into a contract. You are responsible for safeguarding account credentials and for all activity under your account. Provide accurate, current, and complete information and keep it updated.

3. Service Description; No Guarantees

We offer software and consulting that help you understand credit reports, organize documentation, and prepare communications to third parties. We do not guarantee removal of any specific item, improved scores, or approval for funding; outcomes depend on credit bureaus, creditors, lenders, and applicable law.

4. Fees, Billing, and Refunds

Fees may include one-time packages and/or monthly subscriptions. You authorize recurring charges to your selected payment method. Unless prohibited by law or expressly stated otherwise in your plan, fees are non-refundable. Late or failed payments may lead to suspension or termination. You are responsible for any applicable taxes.

5. Your Responsibilities

Use the Services only for lawful purposes; do not misrepresent identity or financial information. Provide accurate documentation. You must comply with the Fair Credit Reporting Act (FCRA) and other applicable laws.

6. Regulatory Disclosures (CROA, FCRA, State Laws)

Where applicable, ANRUS complies with the Credit Repair Organizations Act (CROA) and state credit-service laws. Statutory disclosures and a separate written agreement are provided at enrollment.

You retain any cooling-off rights provided by law.

7. Use of Google User Data (OAuth)

If you sign in with Google or connect a Google account, ANRUS may request only the minimum Google API scopes needed to provide visible features (for example, profile basic info such as name and email for sign-in). Any optional scope use is subject to your explicit consent. ANRUS complies with the Google API Services User Data Policy, including Limited Use. We do not sell or rent Google user data; we do not use it for advertising; transfer occurs only to provide or improve user-visible features, comply with law, or as part of a corporate transaction with equivalent protections.

8. Data Security and Retention

We use encryption in transit (HTTPS/TLS), access controls, and data-minimization practices. We retain personal data only as necessary to deliver the Services, meet legal obligations, or resolve disputes.

9. Revoking Access and Deleting Data

You can revoke ANRUS access to Google data at any time from your Google Account security settings. To request account and data deletion, email support@anrus.us. After verification, we will delete or anonymize data unless retention is required by law (for example, fraud prevention).

10. Third-Party Services

Our Services may integrate with third parties such as credit bureaus or payment processors (for example, Stripe). Your use of third-party services is governed by their terms and privacy policies. ANRUS is not responsible for third-party acts or omissions.

11. Intellectual Property

All content, logos, software, and materials are owned by ANRUS or its licensors and protected by IP laws. You receive a limited, non-exclusive, non-transferable license to use the Services for personal or internal business purposes.

12. Prohibited Conduct

You agree not to: (a) engage in unlawful activity; (b) attempt to bypass security or access controls; (c) interfere with operation of the Services; (d) upload unlawful, infringing, or defamatory content.

13. Disclaimers

THE SERVICES ARE PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. WE DO NOT WARRANT UNINTERRUPTED OR

ERROR-FREE OPERATION.

14. Limitation of Liability

TO THE FULLEST EXTENT PERMITTED BY LAW, ANRUS AND ITS AFFILIATES SHALL NOT BE LIABLE FOR INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES, OR LOST PROFITS, REVENUE, DATA, OR GOODWILL. OUR TOTAL LIABILITY SHALL NOT EXCEED THE AMOUNTS PAID BY YOU TO ANRUS FOR THE SERVICES IN THE THREE (3) MONTHS PRECEDING THE CLAIM.

15. Indemnification

You agree to indemnify and hold ANRUS and its officers, directors, employees, and agents harmless from claims, damages, costs, and expenses (including reasonable attorneys fees) arising out of your use of the Services, your breach of these Terms, or your violation of law or third-party rights.

16. Dispute Resolution; Arbitration; Governing Law

Any dispute will be resolved by binding individual arbitration in California under the rules of the American Arbitration Association. You waive any right to a jury trial or class action. California law governs these Terms, without regard to conflict-of-laws principles.

17. Suspension and Termination

We may suspend or terminate your access for violations of these Terms, suspected fraud, non-payment, or to comply with law. Upon termination, your license to use the Services ends.

18. Changes to Terms

We may update these Terms from time to time. Material updates will be posted on our website and become effective upon posting unless a later date is stated. Continued use constitutes acceptance.

19. Contact Information

Email: support@anrus.us - Website: <https://anrus.us> - Mailing address: Add your full mailing address for Google review.

Google OAuth Notice: ANRUS complies with the Google API Services User Data Policy (including Limited Use). Users can revoke access at any time in their Google Account settings.