Rebound Credit Inc. Terms of Use

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These Terms of Use (the **Terms**) are an agreement between you and Rebound Credit Inc. (**Rebound**, **we**, **us**, or **our**), a corporation incorporated under the Canada Business Corporations Act. Our address for business and legal notices is 1800 – 330 5 Avenue SW, Calgary, Alberta T2P 0L4. Customer support is available at support@reboundcredit.ca. Legal notices may be sent to legal@reboundcredit.ca.

These Terms govern reboundcredit.ca, the Rebound web application, your Rebound login, and the service identified in your personalized product summary (collectively, the **Platform** and **Service**). If Rebound offers you a restricted-purpose credit account, the personalized credit agreement and opening disclosure govern that account. Separate documents govern electronic delivery, Equifax furnishing, scheduled card payments, renewal, cancellation, and refunds.

Nothing in these Terms limits a right or remedy that cannot lawfully be limited under consumer-protection, privacy, credit-reporting, cost-of-credit, electronic-commerce, or other applicable law.

1. Important product summary

- **Restricted-purpose credit.** A Rebound credit account may be used only for the Rebound Service in your personalized product summary. It is not cash, a deposit, a payment card, a wallet, a cash advance, or credit you can use with another merchant. Available credit cannot be withdrawn, transferred, pledged, sold, or converted to cash.
- **One annual financed purchase.** Each service term lasts 12 months and creates one financed purchase. It does not create 12 monthly purchases or 12 credit draws. The financed purchase is divided into exactly 12 monthly installment obligations that add up to the financed total.
- **Opening installment.** For the initial term, the first card charge is mandatory before account opening. It is installment 1—not an extra fee or a thirteenth payment—and leaves 11 future installments.
- **Zero-cost credit terms.** The credit account has a fixed 0.00% annual interest rate and 0.00% APR. Rebound charges CA$0 interest and CA$0 customer credit or account fees. Applicable sales tax on the Service, if any, is part of the disclosed purchase amount and is not a credit fee.
- **Automatic annual renewal.** Unless your cancellation is effective at or before the scheduled renewal time, an active account with enough confirmed available credit may renew for another 12-month term on the same accepted plan version, price, and credit limit. A renewal creates one new financed purchase and 12 new installment obligations on the same credit account; it does not open another account or create another tradeline.
- **Cancellation and card authorization are different.** Cancelling future Service renewal, revoking a card authorization, and closing a credit account are different actions. Revoking a card authorization does not cancel an existing debt. Cancelling future Service does not erase principal already validly posted, except where applicable law requires a cancellation, reversal, credit, or refund.
- **Equifax furnishing only.** If you separately consent and the account opens, Rebound may furnish accurate account information to Equifax Canada Co. approximately monthly. Rebound does not use that consent to obtain a credit file or score and does not provide credit monitoring or a customer bureau-data display in the MVP.
- **Marketing is optional.** Marketing consent is separate, unchecked by default, and not required for the Service or credit account.

This summary does not replace the complete Terms or the personalized documents presented before account opening.

2. Acceptance and electronic records

You accept these Terms only by using the affirmative acceptance control presented after you can open, review, download, and retain them. Visiting a public page is not acceptance of a paid Service or credit account.

Your electronic acceptance has the same effect as a handwritten signature to the extent permitted by law. The separate Electronic Communications and Signature Consent explains document delivery, technical requirements, paper copies, and withdrawal. Accepting that consent does not accept these Terms or another substantive agreement for you.

Before a binding purchase or account opening, Rebound will give you a reasonable opportunity to review the complete applicable package, correct submitted information, and accept or decline each required document or authorization separately. Rebound will preserve and deliver a retainable copy of the exact versions you accept.

3. Documents that govern

Depending on the step in your application, the agreement package may include:

1. these Terms;
2. the Privacy Policy;
3. the Electronic Communications and Signature Consent;
4. a personalized product and account-opening summary;

5. a personalized credit agreement and required provincial disclosure;
6. an Equifax Furnishing Consent;
7. a Scheduled Card Payment Authorization; and
8. Annual Renewal, Cancellation, and Refund Terms.

Each required acceptance is recorded separately. The optional marketing choice is also separate and does not affect account eligibility or operation.

If documents conflict, mandatory law controls first. The personalized credit agreement controls credit-account matters; the personalized product summary controls your selected Service, price, tax, term, installment schedule, and credit limit; a purpose-specific consent or authorization controls only its stated subject; and these Terms control general Platform and Service use. A more protective non-waivable right always applies.

4. Eligibility and supported provinces

To apply for a paid Rebound Service, you must be an individual acting for personal, family, or household purposes; have legal capacity and have reached the age of majority in your province; control the email address, Canadian mobile number, and payment card you provide; ordinarily reside in a supported province; and provide materially complete and accurate information.

The MVP supports residents of Alberta, British Columbia, Manitoba, New Brunswick, Newfoundland and Labrador, Nova Scotia, Ontario, and Prince Edward Island. It is unavailable in Quebec, Saskatchewan, Yukon, Northwest Territories, and Nunavut. Rebound does not operate a waitlist for unavailable provinces.

Creating a login or completing an application does not guarantee approval. Rebound does not perform document, selfie, liveness, or other third-party identity-verification sessions in the MVP. Phone-possession checks, eligibility rules, secure SIN handling, payment-card tokenization, and Equifax furnishing are separate processes and are not described as identity verification.

Rebound does not obtain a consumer report or score to decide an MVP application. If that ever changes, Rebound must first provide a new purpose-specific notice and obtain any consent required by law.

5. Your login and information

You may maintain one personal Rebound login unless we agree otherwise. You must not sell, transfer, share, or use it for another person; impersonate another person; submit information you know is false or misleading; interfere with security; probe or overload the Platform; use automated access without permission; or use the Platform for fraud or unlawful activity.

Take reasonable steps to protect your password, device, email account, mobile number, and authentication methods. Notify support@reboundcredit.ca promptly if you suspect unauthorized access. Rebound may temporarily restrict access while investigating suspected fraud, compromise, or legal harm.

Tell us promptly if your legal name, preferred name, address, province, email, phone, or payment card changes. Changes after an offer or accepted personalized document may require a correction workflow and a new rendering or acceptance. We preserve historical records rather than silently rewriting accepted evidence.

6. The Service and credit account

Rebound provides only the Service and account features stated in your personalized summary. A preview, roadmap, or description of a future feature is not part of your plan unless Rebound later presents and you accept an updated applicable agreement.

Rebound is not a bank, credit union, deposit-taking institution, financial adviser, credit-repair organization, or general payment-card issuer. Amounts paid toward the credit account are not deposits and are not eligible for Canada Deposit Insurance Corporation protection.

The Service price is consideration for the actual Service deliverables identified in your personalized summary. The price is not interest, a customer credit/account fee, consideration for available credit, or a promise that furnishing will create or improve a credit score. Rebound does not guarantee that an account will appear by a particular date or produce a particular credit outcome.

The credit account is not open until Rebound completes its server-authoritative account-opening process. A successful card token or charge by itself does not prove that the account opened. If a required step succeeds only partially, Rebound will show the actual status and reconcile or reverse the result as required; it will not present a false success screen.

7. Plans, annual purchase, and installments

Before you select a plan, Rebound will display the server-owned plan version, Service deliverables, monthly installment, 12-month financed Service price, applicable tax treatment, financed total, credit limit, start date, statement and payment timing, cancellation rules, renewal behavior, and material limitations.

The initial term begins only after all account-opening conditions are met. Rebound posts exactly one financed Service purchase for that 12-month term. The exact 12 installments and their dates appear in your personalized summary. Rounding, if required, is disclosed in that schedule and the installments must add exactly to the financed total.

The first installment is charged to your tokenized card before account opening and satisfies installment 1. Rebound does not also charge the full annual purchase to the card. The remaining 11 installments are collected under the separate card authorization or another lawful method Rebound then supports.

The account balance and available credit are determined from posted accounting entries. A client display or mutable summary field does not independently create or change what you owe.

8. Annual automatic renewal

Subject to the Annual Renewal, Cancellation, and Refund Terms and applicable law, the Service is scheduled to renew on each anniversary for a new 12-month term on the same accepted plan version, price, and credit limit unless cancellation is effective at or before the scheduled renewal time.

Rebound will send any advance reminder required by law and provide a cancellation method at least as easy to use as enrollment. A valid renewal requires the account to remain active and Rebound to determine authoritatively that enough available credit exists. Rebound will not activate automatic renewal until the policy and disclosure for insufficient or indeterminate available credit are versioned and published. If Rebound cannot make the required determination under an active lawful policy, it will not silently create a financed purchase.

A renewed term has 12 scheduled installment obligations. Its first installment is not another account-opening charge. Card expiry, replacement, decline, or authorization revocation affects collection; it does not by itself create or cancel an otherwise valid Service term or extinguish an existing balance.

Where applicable law gives you a right to cancel after renewal or receive a proportionate or other refund, that right prevails. Rebound will reverse, credit, or refund the renewed purchase and related credit-account entries to the extent the law requires.

9. Payments and card authorization

The MVP payment rail is a tokenized credit card through Zūm Rails. Rebound uses provider-hosted collection and does not receive or store your full card number or security code. Rebound may store only the provider token and permitted card metadata such as brand, expiry, and last four digits.

Rebound will not charge a card, store a payment credential, initiate a later merchant-initiated payment, or retry a failed payment under these Terms alone. Those actions require the separate Scheduled Card Payment Authorization.

Rebound charges no late, rejected-payment, NSF, retry, over-limit, default, collection, or other customer credit/account fee. A card issuer may impose a charge under its own agreement; Rebound does not control that charge. A decline or revoked authorization does not eliminate a valid installment obligation. Rebound will follow the disclosed update-card, retry, delinquency, and support process and applicable law.

10. Cancellation, refunds, and closure

You may cancel scheduled annual renewal through the authenticated app or by contacting support@reboundcredit.ca. Rebound charges no cancellation fee. The exact effective time and any province-specific right are in the Annual Renewal, Cancellation, and Refund Terms.

Cancellation effective at or before the scheduled renewal time prevents the next annual financed purchase. It does not erase the current term, an issued statement, or valid principal already posted, except where a statutory cancellation or refund right requires a reversal, credit, or refund. Revoking card authorization stops future charges after its effective time but does not by itself cancel the Service or close the credit account.

Account closure is a separate request. No new purchase may post after closure becomes effective. Existing principal remains repayable under the credit agreement until paid or otherwise lawfully resolved. Rebound will report closure accurately and will not silently delete accurate historical furnishing.

Refunds use explicit, traceable full or partial reversal and payment-refund records. A refund does not edit posted history. Rebound will apply statutory cancellation, internet-contract, charge-reversal, and card-dispute rights even if they are more protective than these Terms.

11. Statements, disputes, and Equifax furnishing

Rebound will provide statements and account records as required by the credit agreement and applicable law. Review them and notify support promptly about a suspected error or unauthorized transaction. A contractual notice request does not shorten a non-waivable legal right.

If you separately accept the Equifax Furnishing Consent and the account opens, Rebound may furnish accurate matching identifiers and account information to Equifax approximately monthly, including opening, limit, balance, payment status, delinquency, disputes, corrections, and closure. Accurate favourable or unfavourable information may affect your credit record or score.

Rebound will reasonably investigate a dispute, preserve evidence, and correct information it finds inaccurate or unverifiable. A dispute about furnishing may also be made directly to Equifax. Cancellation or closure does not require deletion of accurate historical information that may lawfully remain.

12. Privacy and communications

The Privacy Policy explains Rebound's handling of personal information. Required security, authentication, application, account, payment, statement, furnishing, collection, and legal messages are service communications, not marketing. Withdrawing optional marketing consent does not stop required service communications.

Rebound may use service providers only for defined operational purposes and remains accountable as required by law. The MVP providers and their roles are described in the Privacy Policy.

13. Availability, changes, and termination

Rebound may maintain, update, or temporarily interrupt the Platform. We will use reasonable efforts to preserve authoritative records and truthful status. We do not guarantee uninterrupted browser access, but an outage does not create a fee, interest, or a false delinquency caused solely by Rebound or provider delay after timely payment receipt.

Rebound may suspend or terminate Platform access to prevent suspected fraud, unauthorized use, security harm, or legal violation. Credit-account suspension and closure are governed by the credit agreement and mandatory law.

We may update public website terms prospectively. A material change to an accepted Service, price, credit term, authorization, or other binding document requires the notice and affirmative acceptance required by applicable law. Silence, continued possession of an account, or failure to cancel is not affirmative acceptance where law requires express consent. Historical accepted versions remain available.

14. Intellectual property and third-party services

Rebound and its licensors own the Platform software, design, content, and trademarks, except material supplied by you or a third party. Rebound grants you a limited, personal, revocable, non-transferable right to use the Platform for its intended purpose while your access is active.

Third-party services may have their own terms. Their role does not make them the lender or allow them to change your Rebound credit terms. Rebound is not responsible for a third-party site you choose to visit, subject to Rebound's responsibility for providers it uses and duties that cannot be excluded.

15. Disclaimers and limitation of liability

To the extent permitted by law, the Platform is provided on an "as available" basis and Rebound does not promise a particular credit-score result, financial outcome, or uninterrupted access. Nothing here excludes a statutory warranty, consumer remedy, privacy obligation, liability for Rebound's fraud or wilful misconduct, or other liability that cannot lawfully be excluded.

To the extent a limitation is permitted, Rebound is not liable for indirect or consequential loss that was not reasonably foreseeable and was not caused by Rebound's breach of a legal duty. This limitation does not reduce a refund, account correction, privacy remedy, or other mandatory right.

16. Complaints, governing law, and disputes

For support or an account complaint, contact support@reboundcredit.ca. If unresolved, contact legal@reboundcredit.ca, Attention: Complaints Officer, or write to Rebound at the address above. Include your name, masked account identifier if available, relevant dates, the issue, and the resolution requested. You may contact an applicable regulator at any time.

These Terms are governed by the laws of Canada and the province where you reside, without applying a rule that would deprive you of a mandatory protection. Rebound does not require pre-dispute arbitration and does not require waiver of participation in a class proceeding. After a dispute arises, the parties may separately agree to mediation or arbitration.

17. General

If a provision is invalid or conflicts with mandatory law, it is read down or severed only to the minimum extent required. The rest continues. Delay in enforcing a provision is not a waiver. You may not assign your login or obligations, but a restriction does not apply where law makes it unenforceable. Rebound may appoint a service provider or assign a receivable only subject to law and without increasing what you owe, changing the 0.00% rate, introducing a fee, or reducing a defence.

Provisions that by their nature continue—including payment of valid principal, privacy, accepted-document evidence, reporting accuracy, disputes, and governing law—survive cancellation or closure.

18. Contact

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