

Date _____

BNG Tradeline Order Form

Amount Paid \$ _____

1. I hereby authorize BNG, hereby referred to as BNG, to apply on my behalf to become an Authorized User on an agreed upon Credit Card(s).
2. I understand that by becoming an Authorized User, the account(s) for which I have been authorized for will issue a card(s) in my name, and that card will be held by BNG. I understand that I am not able to use this card(s) to make purchases, as BNG will hold the card(s). I understand that this is for credit enhancement purposes only.
3. I understand that the accounts added to my credit file are from institutions that **report/subscribe to all 3 major credit bureaus. (XP, EQ, TU)**. I understand that this process could take up to 45 bus. days for all tradelines to appear on my credit reports but usually appears much faster.
4. The contract is completed once tradelines post on 2 of the 3 major credit bureaus. Although in many cases, an account will report for over 2 years on a credit profile, BNG does not guarantee specific posting longevity. In most cases a line may not update monthly but will still appear on a profile as an ND (No Data Reported).
5. I understand that BNG does not guarantee any specific credit score improvement when added as an Authorized User but in most cases a substantial improvement will occur.
6. I will receive a refund of fees paid if after 60 bus. Days if no authorized user account shows up on ANY of the 3 major credit bureaus. BNG is not responsible if a bureau reports an account as closed or any other way the bureaus pull tricks as we have no control over the bureaus.
7. I understand that it is my responsibility as the client to verify posting, and will verify posting within 45 days of the date of contract. I also understand that it may be necessary to link cardholder address(es) to my report when verifying posting and BNG will provide the address if needed. Credit Karma and Credit Sesame are **not** acceptable forms of final verification of posting. A "Fraud Alert" on a credit report may prevent tradelines from posting if the tradeline addresses are not allowed to populate to the report. I understand that removal of a "Fraud Alert" is my (the client's) responsibility & if not removed I understand that BNG has done their job & I am not entitled to a refund.

Name: _____

Address: _____

City/State/Zip: _____, _____, _____

DOB: _____

SS# _____

Tradeline #1 _____, Tradeline #2 _____

Tradeline #3 _____, Tradeline #4 _____ (ex. AU-Citi-10k 2004)

By signing this form, you are authorizing BNG herein known as "BNG" to have limited power of attorney in all credit matters involving your tradelines. This allows "BNG" the right to open your mail that contains our credit cards with your name on them. This also allows "BNG" the right to view your credit report to verify the presence of our tradelines on your report. Any mail received that does not contain our credit cards will be held, forwarded to you "the client" or returned to sender. By committing to our "Authorized User" Tradeline Program that does not give you the right to use the credit in which you are added to. This program is purely to help boost your scores through available credit ratio and age/payment history of the account.

Signature _____

DATE: _____