

## TORACTION – TERMS OF SERVICE & CONSENT AGREEMENT

### IMPORTANT NOTICE

By using Toraction, you agree the platform is provided “AS IS,” without warranties. Toraction is not a lender, credit bureau, financial institution, guarantor, legal advisor, immigration consultant, or financial advisor. Toraction does not provide Canadian credit scores.

#### 1. Purpose of the Service

Toraction provides a cross-border credit assessment based solely on documents you upload. We do not access or pull data from foreign credit bureaus or banks.

#### 2. No Guarantee of Approval

Toraction does not guarantee loan approval, rental approval, or financing outcomes. All decisions are made by the actual lender, landlord, or dealer.

#### 3. Accuracy of Information

You are responsible for uploading complete and truthful documents.

#### 4. Consent to Analyze Uploaded Documents

By submitting documents, you authorize Toraction to store them securely, analyze their contents, and convert them into a cross-border assessment. Toraction does not independently verify foreign credit files or contact foreign institutions.

#### 5. Sharing Information

Your data is only shared with a lender, landlord, or dealer when you explicitly request it. Toraction does not sell personal data.

#### 6. Data Security

We use reasonable industry security measures (encryption, access controls). No system is completely secure.

#### 7. User Responsibilities

Uploading fraudulent or altered documents may result in account removal and may be reported to relevant authorities.

#### 8. Withdrawal of Consent

Email [info@toraction.com](mailto:info@toraction.com) to request deletion of your data. Once your data is shared with a third party at your request, it cannot be retrieved from them.

## 9. Limitation of Liability

Toraction is not responsible for decisions made by lenders, landlords, or car dealers, or for financial losses, delays, or user-provided inaccuracies.

## 10. Modifications

We may update these Terms. Continued use means acceptance.

## 11. Contact

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