

2.1 You must carefully read and understand the Terms and Conditions set out in this Agreement and as amended from time to time by Aspira (the Terms and Conditions) before downloading or streaming the App or opening an account with Aspira which will govern the use and operation of the App and the Account.

2.2 After downloading the App, you will be deemed to accept the Terms and Conditions upon clicking the "Accept" option on Aspira's System asking you to confirm that you have read, understood and agreed to abide by the Terms and Conditions. If you do not agree with the Terms and Conditions please click the "Decline" option in Aspira's System. Please note that you will not be able to access the Services if you decline the Terms and Conditions. If you do not agree to the Terms and Conditions, we will not license the App to you.

2.3 By downloading the App and opening an Account with Aspira, you agree to comply with and be bound by the Terms and Conditions governing the operation of the Account and you affirm that the Terms and Conditions herein are without prejudice to any other right that Aspira may have with respect to the Account in law or otherwise.

2.4 These Terms and Conditions may be amended or varied by Aspira from time to time and the continued use of the Services constitutes your agreement to be bound by the terms of any such amendment or variation. Aspira will take all reasonable measures to notify you of any changes.

2.5 From time to time updates to the App may be issued through the website. Depending on the update, you may not be able to use the Services until you have downloaded or streamed the latest version of the App and accepted any new terms and conditions.

2.6 By using the App or any of the Services, you consent to us collecting and using technical information about the Equipment and related software, hardware and peripherals for Services that are internet-based or wireless to improve our products and to provide any Services to you. If you use these Services, you consent to us and our affiliates' and licensees' transmission, collection, retention, maintenance, processing and use of your data to determine our credit scoring services or to improve our Services and/or your experience while using the App.