Terms of Service ("Terms")

Last updated: November 11, 2016

Please read these Terms of Service ("Terms", "Terms of Service") carefully before the using CuruCredit.com website (the "Service") operated by Curu, Inc.

Your access to and use of the Service is conditioned on your acceptance of and compliance with these Terms. These Terms apply to all visitors, users and others who access or use the service provided on CuruCredit.com. By accessing or using the Service you agree to be bound by these Terms. If you disagree with any part of the terms then you may not access the Service.

Termination

We may terminate or suspend access to our Service immediately, without prior notice or liability, for any reason whatsoever, including without limitation if you breach this Terms of Service agreement. All provisions of the Terms of Service which by their nature should survive termination shall survive termination, including, without limitation, ownership provisions, warranty disclaimers, indemnity and limitations of liability.

Links to Other Web Sites

Our Service may contain links to third-party web sites or services that are not owned or controlled by Curu. Curu has no control over, and assumes no responsibility for the content, privacy policies, or practices of any third party web sites or services. You further acknowledge and agree that Curu shall not be responsible or liable, either directly or indirectly, for any damage or loss caused by or alleged to be caused by or in connection with use of, or reliance on, any such content, goods or services available on or through CuruCredit.com. We strongly advise that you to read the terms and conditions and privacy policies of any third-party web sites or services that you visit.
**Governing Law**

These Terms shall be governed and construed in accordance with the laws of Maryland and the United States, with respect to domestic and international disputes, without regard to conflict of law provisions.

Curu's failure to enforce any right or provision of these Terms will not be considered a waiver of those rights. If any provision of these Terms is held to be invalid or unenforceable by a court, the remaining provisions of these Terms will remain in effect. These Terms constitute the entire agreement between us regarding our Service, and supersede and replace any prior agreements we might have between us regarding the Service.

**Changes**

We reserve the right, at our sole discretion, to modify or replace these Terms at any time. If a revision is deemed material by Curu, we will try to provide at least 30 days notice prior to any new terms taking effect. What constitutes a material change will be determined at our sole discretion. By continuing to access or use our Service after those revisions become effective, you agree to be bound by the revised terms. If you do not agree to the new terms, please immediately cease using the Service.

**Contact Us**

If you have any questions about these Terms, please contact us at _________________.