

TERMS AND CONDITIONS

1. Introduction

These Terms and Conditions govern access to and use of the website www.finscore.pt, operated by **FinScore, Lda.**, a company with its registered office at Rua Ladislau Patrício, No. 6F, 1750-136 Lisbon, Portugal (hereinafter referred to as "**FinScore**").

Any legal matters relating to the website may be consulted in the **Privacy Policy** and **Cookies Policy**, which form an integral part of these Terms and Conditions.

The use of this website by any User is subject to these Terms and Conditions. By accessing or using the website, the User acknowledges that they have read, understood, and accepted these Terms and Conditions. If the User does not agree with these Terms and Conditions, they must immediately discontinue use of the website.

FinScore, Lda. reserves the right to amend or update, in whole or in part, these Terms and Conditions, as well as the Privacy Policy. Any such amendments or updates shall become effective immediately upon publication in the relevant section of the website.

Access to and use of the Website is provided exclusively for personal use and for the purpose of presenting FinScore's services, submitting general contact requests, and requesting to be contacted regarding credit simulations.

2. Licence

Subject to the remaining provisions of these Terms and Conditions, FinScore, Lda. grants each User a limited, non-exclusive, non-transferable, and revocable license to access and use this website solely for personal and informational purposes, in accordance with these Terms and Conditions.

Except as permitted by applicable law or expressly provided in these Terms and Conditions, the User may not copy, use, transfer, lease, sublicense, modify, adapt, attempt to modify or alter the source code, reverse engineer, decompile, disassemble, or otherwise reproduce, in whole or in part, any content or functionality of the website.

Finscore Lda

Rua Ladislau Patrício, nº 6 F, 1750-136 Lisboa

<https://www.finscore.pt/>

Intermediário de crédito Vinculado, registado junto do Banco de Portugal com o N° 0007407

<https://www.bportugal.pt/intermediariocreditofar/finscore-lda>

3. Website Content and Limitation of Liability

Access to and use of the website, including the viewing of its web pages, are activities carried out solely by the User.

Users are solely and exclusively responsible for their use of the website and its content. FinScore shall not be liable for, nor assume any responsibility in respect of, any use of the website that is contrary to applicable law.

In particular, Users are solely responsible for submitting incorrect, false, misleading, or third-party information without the relevant consent, as well as for any improper use of such information.

The website content may contain inaccuracies, typographical errors, or omissions. FinScore shall not be liable for any inaccuracies or errors, nor for any loss or damage arising from the use of information obtained from or through the website. Users are solely responsible for assessing the accuracy, completeness, and suitability of any information or content made available through the website.

FinScore reserves the right to amend, update, or remove any information or content published on the website at any time, periodically and without prior notice.

Any content downloaded or otherwise obtained through the website is downloaded at the User's own discretion and risk. Any damage to the User's computer systems or loss of data resulting from such downloads shall be the sole responsibility of the User. FinScore shall not be liable for any damage arising from the inability to access the services provided through the Website or resulting from viruses, corrupted files, system errors, omissions, service interruptions, removal of content, Internet-related issues, telecommunications failures, unauthorized access, data alterations, or the malfunction or failure of the User's electronic devices.

The User is solely responsible for all activities carried out through their User account (where applicable), whether performed directly or by any third party authorized by the User. FinScore reserves the right, at its sole discretion and at any time, to revoke the license granted under these Terms and Conditions where abusive, fraudulent, or unlawful conduct is identified.

FinScore has implemented appropriate technical and organizational measures to safeguard the security of the services provided through the Website, ensure the integrity of electronic traffic data, prevent unauthorized access or use, and minimize the risks of loss, destruction, alteration, or unauthorized disclosure of Users' confidential or non-confidential information.

However, FinScore does not guarantee that the website will be free from viruses, malware, or any other harmful elements that may adversely affect Users' devices or technology.

4. Access to the Website

FinScore uses its best efforts to ensure the continuous availability of the website. However, access to the website may be suspended, restricted, or interrupted at any time and for any reason.

Access may occasionally be limited to allow for maintenance, system recovery, updates, or the implementation of new features or services.

5. Protection of Personal Data

Users are encouraged to read the **Privacy Policy**, which forms an integral part of these Terms and Conditions, in order to understand how the Website collects, processes, uses, and protects Users' personal data, as well as the purposes for which such data is processed.

6. Intellectual Property Rights

All rights are reserved.

The website and all of its contents - including, without limitation, articles, opinions, texts, lists, user manuals, photographs, illustrations, images, audio and video clips, marketing materials, trademarks, logos, domain names, source code, and any other materials protected by intellectual or industrial property rights—are the property of FinScore or its licensors and are protected by applicable national legislation and international intellectual property treaties.

Nothing contained on the website shall be construed as granting any license or right to use any intellectual property rights without the prior written consent of FinScore or the relevant rights holder.

7. Links to Third-Party Websites

Where the website contains links ("Links") to third-party websites or content provided by third parties ("Third-Party Websites"), such links are provided solely for the convenience and information of Users.

FinScore does not control, endorse, or assume any responsibility for the content, availability, accuracy, or security of any Third-Party Websites, nor for any loss or damage arising from the User's access to or use of such websites. FinScore is likewise not responsible for the processing of personal data carried out by third parties during the User's navigation of those websites.

Users are therefore encouraged to exercise caution when accessing Third-Party Websites through links available on the FinScore Website and to read carefully the applicable terms and conditions and privacy policies of those websites.

8. User Representations and Warranties

By using the website, the User represents and warrants that:

- They have read, understood, and accepted these Terms and Conditions;
- They will not reproduce, duplicate, copy, sell, resell, or otherwise commercially exploit the Website, its contents, or any part thereof;
- They will not use, reproduce, or exploit any FinScore trademarks or any intellectual or industrial property rights without prior written authorization;
- They will not publish, transmit, or use any false, defamatory, offensive, or unlawful information;

- They will not use the website or its services for any unlawful purpose or in any manner inconsistent with these Terms and Conditions.

9. Disposições Diversas

These Terms and Conditions shall be governed by and construed in accordance with the laws of Portugal.

Any dispute arising out of or in connection with these Terms and Conditions or the use of the website shall be governed by Portuguese law.

Users may contact FinScore regarding any questions relating to these Terms and Conditions or the use of the Website by sending a registered letter with acknowledgement of receipt to:

FinScore, Lda.

Rua Ladislau Patrício, No. 6F
1750-136 Lisbon
Portugal

FinScore corporate entity no. 517 562 642, with its registered office at Rua Ladislau Patrício, No. 6 F, 1750-155 Lisbon, tied credit intermediary registered with the Bank of Portugal under No. 7407. Authorised to provide advisory services and authorised to provide credit intermediation services (Presentation or proposal of credit agreements to consumers; Assistance to consumers through the performance of preparatory acts or other pre-contractual management activities relating to credit agreements that have not been presented or proposed by the intermediary). Lenders: Banco Santander Totta, SA; Banco BPI, SA; Caixa Geral de Depósitos, SA; Novo Banco, SA; ABANCA Portugal, S.A; Banco CTT, SA; Bankinter, S.A. – Sucursal em Portugal; Union de Créditos Imobiliários, S.A; Caixa Central - Caixa Central de Crédito Agrícola Mútuo, C.R. L.

Finscore Lda

[Rua Ladislau Patrício, nº 6 F, 1750-136 Lisboa](https://www.finscore.pt/)

<https://www.finscore.pt/>

Intermediário de crédito Vinculado, registado junto do Banco de Portugal com o N° 0007407

<https://www.bportugal.pt/intermediariocreditofar/finscore-lda>