

## **What is the Freedom Debt Relief Guarantee?**

The Freedom Debt Relief Guarantee is a safety net we provide for our clients. Since we always aim to help clients pay less than they owe on debt, we offer this refund guarantee:

After exiting the program, if the total amount a client paid for settlements (including our fees) exceeded the amount of debt the client enrolled, we'll refund the difference out of the fees we collected—up to 100%.

### **When will I receive the refund if I'm eligible and how will I get it?**

If you are eligible, you'll receive the refund when you graduate or whenever you leave the program.

### **What am I eligible to be refunded?**

You're eligible to get a refund of up to 100% of the fees you paid to Freedom Debt Relief. That does not include processor or other fees.

### **If I add an account, will the guarantee still apply?**

Yes. We'll add any newly enrolled accounts to your total enrolled debt amount.

### **If I remove an account, will the guarantee still apply?**

The guarantee doesn't apply to an account that is removed, but it still applies to the remaining enrolled debt.

### **If I continue charging on an enrolled account, will the guarantee still apply?**

No. For the guarantee to apply, you cannot charge debt to an account after you enroll it in the program. Additionally, any advances or draws on an enrolled debt will void the guarantee for that debt. However, the guarantee will still apply to any other debt enrolled in your program.

- This guarantee takes effect when you graduate the program—or even if you leave before graduating. When you exit the program, we'll use the combined total of all the debts you enrolled and settled and the fees you paid to us to calculate your eligibility for a refund.
- This guarantee covers all debt accounts you enroll as long as you don't withdraw funds from the enrolled account, take advances on the enrolled account, or add more debt to the enrolled account.

This is not a savings guarantee, but a promise that we'll refund up to 100% of our collected fees if you don't save money on your enrolled debts through our program.