



Trieve Technologies, LLC

Terms of Service

Effective Feb 2026

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OVERVIEW

This website (the “Site”) is operated by Trieve Technologies, LLC. The terms “TrieveTech”, “we”, “us” and “our” refer to Trieve Technologies, LLC. By using any of the Site, the TrieveTech software used to operate the Site platform (the “Software”) and using the services provided on the Site (the “Services”) you agree to be bound by the following terms and conditions (including our Privacy Policy) (collectively, the “Terms of Service” or “Terms”), including those additional terms and conditions and policies referenced herein and/or available by hyperlink. These Terms of Service apply to all users of the site, including without limitation users who are browsers, vendors, customers, merchants, and/or contributors of content.

PLEASE READ THESE TERMS OF SERVICE CAREFULLY BEFORE ACCESSING OR USING OUR SITE. By accessing or using any part of the Site, you agree to be bound by these Terms of Service. If you do not agree to all the Terms, then you are not authorized or licensed to use the Services. If these Terms are considered an offer, acceptance is expressly limited to these Terms of Service. These Terms are a legal agreement among TrieveTech, you and any person or organization for which you act.

Any new features or tools which are added to the Site shall also be subject to the Terms of Service. You can review the most current version of the Terms of Service at any time on this page. We reserve the right to update, change or replace any part of these Terms of Service by posting updates and/or changes to our website. It is your responsibility to check this page periodically for changes. For material changes to these Terms of Service, we will also provide direct notice to users, such as via email, in addition to posting updates on our website. Your continued use of or access to the website following the posting of any changes constitutes acceptance of those changes.

DESCRIPTION OF THE SERVICES

The Services allow you to view and track your bills with service providers located within the continental United States (“Billers”).

ACCOUNT REGISTRATION

In order to use the Services, you acknowledge and agree that: (i) you are at least 18 years of age; (ii) able to form a legally binding contract under applicable law; (iii) you are a citizen or permanent resident of, or are lawfully permitted to reside in, the United States; (iv) you have a lawful account with each Biller; (v) the information provided by you to TrieveTech is true, accurate, complete and current; and (vi) you have the right to authorize the transactions described in these Terms. In order to sign up for the Services you must create a profile account (“TrieveTech Account”), including creating log-in credentials by providing certain types of information, including, but not limited to, your name, email address, address of residence, telephone number, and a secure password. You acknowledge and agree that TrieveTech is relying on these statements being true in order to provide you the Services.

You are solely responsible for verifying the accuracy of the foregoing information when setting up your TrieveTech Account with us and we will have no liability for losses or damages caused by your actions or failure to act.

We may also request additional information to verify your identity. You acknowledge and agree that your failure to provide satisfactory information upon request may result in limitations being placed on your

TrieveTech Account, which may include complete restriction from access and use of the Services. You agree to update your information if there is a change to any such information. Successful registration provides you access to the Services but does not make any warranties about the extent of your access or privileges.

If you authorize a third party to manage your TrieveTech Account, Billers and the Services, you acknowledge it is your responsibility to ensure they maintain the confidentiality of such information and agree to promptly deactivate the authorized third-party user in the event you terminate their rights to access the Services.

VERIFICATION OF IDENTITY / DISCLOSURE OF INFORMATION

All personally identifiable information (“PIA”) provided through the Services is governed by our Privacy Policy. By using the Services, you agree to, and are bound by, the terms of our Privacy Policy which is incorporated by reference into this Agreement as if it were set forth herein in its

In order to aid the government in fighting terrorism and money laundering activities, TrieveTech obtains, verifies and sometimes stores certain personal data. You authorize TrieveTech, directly or through third parties, to make any inquiries we consider necessary to verify your identity. This may include asking you for further information, requiring you to take steps to confirm ownership of your email address or financial instruments, and verifying your information and data against third-party databases or through other sources. We may request additional information from you at any time to verify beneficial ownership or control of the business, validate the information provided, and verify you. If we cannot verify your identity, we reserve the right to deny your use of the Services. We reserve the right to keep and maintain your TrieveTech Account registration information after you close your TrieveTech Account for regulatory compliance purposes.

In addition to the Privacy Policy referenced above, you specifically acknowledge that it is necessary for us and the Services to use and disclose your PIA in order to: (i) comply with applicable laws, rules and regulations; (ii) comply with governmental or court orders, subpoenas, requests or other inquiries; or (iii) provide and improve the Services, including with respect to performing data analytics, analysis and audits.

TRIEVETECH ACCOUNT CLOSURES

You may close your TrieveTech Account at any time by following the account deletion instructions in your account settings or contacting us at CustomerService@TrieveTech.com. After your TrieveTech Account is closed, you will still remain liable for all obligations related to your TrieveTech Account, including any fees you owe to us.

NO ENDORSEMENT

The Services provide a convenient way for you to identify your Billers. That said, all references to third parties, including, without limitation, any party other than you or TrieveTech, are for identification purposes only, and we do not endorse or sponsor any such third parties. All intellectual property not owned by us, including, without limitation, third-party trademarks, trade names, logos and domain names, is the property of their respective owners.

LICENSE / RESTRICTIONS ON USE

Subject to your compliance with these Terms, TrieveTech hereby grants you a non-exclusive, non-sublicensable, non-transferable, revocable license to use the Services and the Site. You acknowledge and agree that you receive no title or ownership in or to the Services or the Site.

Without limiting the generality of the foregoing, you may not use the Services for any of the following activities:

- (a) to modify, create derivative works from, distribute, publicly display, publicly perform, or sublicense the Services or the Site;
- (b) in any way forbidden as set forth herein;
- (c) to provide false, inaccurate or incomplete information;
- (d) in a manner that results in or may result in complaints, disputes, fines, fees, penalties and other liability to TrieveTech, a third party or you
- (e) to facilitate viruses, Trojan horses, worms or other computer programming routines that may damage, detrimentally interfere with, intercept or expropriate any system, data or information;
- (f) to resell, re-skin or otherwise distribute our Services;
- (g) taking any action that may cause us to lose any of the services we provide to our third party partners or Billers;
- (h) for unsupported goods or services, including:
 - 1. gambling and related activity (such as lotteries, poker chips, bidding fee auctions, sports forecasting or odds making, fantasy sports leagues, internet gaming, contests, sweepstakes, and games of chance);
 - 2. drug paraphernalia, synthetic drugs and/or controlled substances and related goods or services;
 - 3. tobacco including vapor, inhalants, e-cigarettes, and e-liquid;
 - 4. online pharmacies, pharmaceutical or nutraceutical products or services, or internet pharmacy referral sites;
 - 5. gold, diamonds, precious metals;
 - 6. pornography, obscene materials, bride catalogs, escort services, and sexually-related services;
 - 7. hate-related material, rape/violence, bestiality;
 - 8. weapons, jammers, munitions, gunpowder, fireworks, and other explosives;
 - 9. pawn shops, paper mills, payday loans;
 - 10. counterfeit goods, ponzi schemes, multi-level/affiliate marketing businesses, or any money making schemes;
 - 11. resale of social media activity;
 - 12. travel tickets;
 - 13. foreign exchanges;

14. malware, spyware, phone unlocking services;
15. toxic, flammable, and radioactive materials; or
16. other goods and services subject to government regulation.

- (i) to use TrieveTech's trademarks and other intellectual property without its consent; or
- (j) remove or destroy any copyright notices or other proprietary markings contained on or in TrieveTech's Site or the Services.

You agree to cooperate with us in any investigation relating to any of the restricted activities set forth above or other breaches of these Terms by you.

By using the Services, you agree that you will not obtain any ownership of the Services or TrieveTech's intellectual property. "TrieveTech", website and all logos, scripts and custom graphics related to TrieveTech are either trademarks, registered trademarks or copyrights of TrieveTech or its licensors. You may not copy, imitate or use them without our prior written consent. All right, title and interest in and to the Site, any content contained in the Site, the Services, the technology related to the Services and any and all technology and any content created or derived from any of the foregoing, is the exclusive property of TrieveTech and its licensors and affiliates.

THIRD PARTY SERVICES AND LINKS TO OTHER WEBSITES

The Services may enable you to connect to third-party services or products ("Third Party Services"). If you decide to use Third Party Services, you will be responsible for reviewing and understanding the terms and conditions for these services. We are not responsible or liable for the performance of any Third-Party Services. Further, you agree to resolve any disagreement between you and a third party regarding the terms and conditions of any Third-Party Services with that third party directly in accordance with the terms and conditions of that relationship, and not TrieveTech. The Services may contain links to third party websites. The inclusion of a link to a third-party website does not imply an approval, endorsement, or recommendation by TrieveTech. Such third-party websites are not governed by this Agreement. You access any such website at your own risk. We expressly disclaim any liability for these websites. When you use a link to go from the Services to a third-party website, our Privacy Policy is no longer in effect.

Your browsing and interaction on a third-party website, including those that have a link in the Services is subject to that website's own terms, rules and policies.

TrieveTech is not responsible for the security, privacy, or content of any third-party services or websites. Access to and use of such third-party services is at your own risk.

LIMITATION OF LIABILITY

EXCEPT TO THE EXTENT PROHIBITED BY APPLICABLE LAW, IN NO EVENT SHALL TRIEVETECH, AND ITS AFFILIATES (AND THOSE THAT TRIEVETECH WORKS WITH TO PROVIDE THE SERVICES) (COLLECTIVELY, "TRIEVETECH PARTIES") BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL OR CONSEQUENTIAL DAMAGES, OR DAMAGES FOR LOSS OF PROFITS, REVENUE, DATA OR DATA USE, INCURRED BY YOU OR ANY THIRD PARTY, WHETHER IN AN ACTION IN CONTRACT OR TORT, ARISING FROM YOUR ACCESS TO, OR USE OF, OUR WEBSITE, OUR SERVICES, OR THIS AGREEMENT (HOWEVER ARISING, INCLUDING NEGLIGENCE). FOR CLARITY, INDIRECT DAMAGES INCLUDE, BUT ARE NOT

LIMITED TO, REPUTATIONAL HARM AND BUSINESS INTERRUPTION. THE TRIEVETECH PARTIES EXPRESSLY DISCLAIM ANY LIABILITY FOR DAMAGES ARISING OUT OF OR RELATED TO DATA BREACHES, UNAUTHORIZED ACCESS, OR ACTIONS OF THIRD PARTIES, INCLUDING BUT NOT LIMITED TO HACKERS OR MALICIOUS ACTORS. THE TOTAL LIABILITY OF THE TRIEVETECH PARTIES (IN AGGREGATE) TO YOU OR ANY THIRD PARTIES IN ANY CIRCUMSTANCE IS LIMITED TO THE ACTUAL AMOUNT OF DIRECT DAMAGES ACTUALLY INCURRED IN THE SIX (6) MONTHS PRIOR TO THE DATE UPON WHICH THE APPLICABLE CAUSE OF ACTION AROSE.

There are some jurisdictions that do not allow the exclusion or limitation of incidental or consequential damages. In such case, the liability of the TrieveTech Parties shall be limited to the greatest extent permitted under applicable law. TrieveTech employs reasonable administrative, technical, and physical safeguards to protect user data; however, no method of transmission over the Internet or electronic storage is completely secure. By using the Services, you acknowledge and accept that you transmit information at your own risk, and TrieveTech cannot guarantee absolute security of your data.

DISCLAIMER OF WARRANTIES

OUR SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" AND WITHOUT ANY REPRESENTATION, WARRANTY OR CONDITION OF ANY KIND, WHETHER EXPRESS, IMPLIED OR STATUTORY. WE SPECIFICALLY DISCLAIM ANY IMPLIED WARRANTIES OF TITLE, MERCHANTABILITY, MERCHANTABLE QUALITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. WE ARE NOT RESPONSIBLE FOR YOUR OR OUR FAILURE TO PERFORM OBLIGATIONS UNDER THE AGREEMENT AND DO NOT WARRANT, ENDORSE, GUARANTEE, OR ASSUME RESPONSIBILITY FOR ANY PRODUCT OR SERVICE ADVERTISED OR OFFERED BY YOU, TRIEVETECH, OR ANY THIRD PARTY.

We do not guarantee, represent or warrant that your use of our service will be uninterrupted, timely, secure or error-free, and operation of our site may be interfered with by numerous factors outside of our control. We cannot guarantee that a Biller will complete a transaction or has the authority to do so.

We will make reasonable efforts to ensure that requests are processed in a timely manner, but we make no representations or warranties regarding the amount of time needed to complete processing because the Services are dependent upon many factors outside of our control.

Some jurisdictions do not allow the disclaimer of implied warranties, so the foregoing disclaimers may not apply to you. This paragraph gives you specific legal rights and you may also have other legal rights that vary depending on the jurisdiction in which you are resident.

INDEMNIFICATION AND RELEASE

You agree to indemnify, defend, and hold harmless TrieveTech, its affiliates, and their respective directors, officers, employees, and agents from any and all claims, liabilities, damages, losses or expenses, including reasonable attorneys' fees and costs, by any third party due to or arising out of: (a) your access to or use of the Services; (b) your breach of these Terms; (c) your violation of any law or the rights of a third party; (d) any dispute or issue between you and any third party; (e) your gross negligence or willful misconduct; (f) any other party's access to and/or use of the

Services using your TrieveTech Account and password; (g) any actual or alleged infringement, misappropriation, or violation of any intellectual property or proprietary rights of any third party arising from your content or actions; and (h) your violation of any third-party terms, policies, or agreements.

You release TrieveTech its affiliates, and their respective directors, officers, employees, and agents from any and all claims, demands or damages (actual and consequential) of every kind and nature arising out of or in any way connected with any disputes you have with a Biller or other third party.

GOVERNING LAW AND JURISDICTION

These Terms of Service, the Site, the Services, and the relationship formed between the parties as a result of these Terms of Service are governed and construed in accordance with the laws of the State of Delaware, without giving effect to its choice of law provisions. You agree to submit to the personal and exclusive jurisdiction and venue in the state and federal courts sitting in the State of Delaware for any and all disputes, claims, and actions arising from or in connection with these Terms of Service, the Site, the Services, and the relationship formed between the parties as a result of these Terms of Service.

CONSENT TO ELECTRONIC COMMUNICATIONS

You must consent to TrieveTech providing important information to you electronically, including via this Site and electronic mail ("email"), since the Services are being provided electronically. We are and will be delivering these Terms (including our Privacy Policy) and amendments or modifications to these Terms, transaction history information and any other notices, legal communications or disclosures to you electronically.

By accessing and using the Services, you agree to receive information and disclosures electronically on this Site and via email and confirm that you will preserve any such disclosures for your records. You also authorize the delivery of disclosures and notifications regarding the Services electronically on this Site and via email, and you consent to receiving electronic communications pursuant to the Electronic Signatures in Global and National Commerce Act and intend that this statute apply to the fullest extent permitted. You further agree to receive email, SMS or push notifications regarding the Services.

You can withdraw your consent to receive electronic communications and notifications from us by emailing us at CustomerService@TrieveTech.com or following the unsubscribe procedures contained in an electronic communication or notification you receive from us.

TrieveTech reserves the right to send all account holders that have provided an email address updates that are transactional in nature including, but not limited to, password reset notifications and other account-related information in accordance with applicable government regulations.

BY PROVIDING YOUR EMAIL ADDRESS AND/OR TELEPHONE NUMBER TO TRIEVETECH, YOU ARE IMPLIEDLY GRANTING PERMISSION AND CONSENT FOR TRIEVETECH TO SEND BUSINESS-RELATED COMMUNICATIONS, INCLUDING MARKETING AND PRODUCT UPDATES. As permitted by law, your use of or interaction with the Services provides your consent to receive information calls, text

messages and/or email messages from us at any of the contact information provided to us in connection with your TrieveTech Account. Such communications may include telephone calls or text messages for any purpose consistent with this Agreement and for verification of account purposes, notifications and customer service support. Standard text message rates may apply. YOU MAY OPT OUT OF RECEIVING MARKETING MESSAGES AT ANY TIME VIA THE OPT-OUT LINK PROVIDED IN EACH MESSAGE OR BY CONTACTING CustomerService@TrieveTech.com.

COMMENTS AND FEEDBACK

In connection with your use of this Site and/or the Services, you may elect to submit feedback, suggestions, and/or other comments regarding this Site or our Services (collectively, "Feedback"). We may use such Feedback for data analytics purposes and to improve or modify the Site and/or the Services. By submitting Feedback, you grant TrieveTech a nonexclusive, worldwide, perpetual, royalty-free license to use, reproduce, and create derivative works from your Feedback solely for the purposes of operating, improving, or promoting the Site and/or the Services. This license does not apply to any content you upload or post to the Site or Services that is not Feedback. You further represent and warrant that you have all rights necessary to provide us with the Feedback you submit and that our use of your Feedback will not violate or infringe any third-party rights.

GENERAL

With respect to any content (other than Feedback) that you upload, post, or otherwise make available through the Site or Services ("User Content"), you hereby grant TrieveTech a nonexclusive, worldwide, royalty-free license to use, host, store, reproduce, modify, display, and distribute such User Content solely as necessary to provide the Services to you and other users, and to comply with applicable legal or regulatory requirements. This license does not grant TrieveTech the right to publicly display or use your User Content for marketing purposes without your separate consent.

Severability

In the event that any provision of these Terms of Service is determined to be unlawful, void or unenforceable, such provision shall nonetheless be enforceable to the fullest extent permitted by applicable law, and the unenforceable portion shall be deemed to be severed from these Terms of Service, such determination shall not affect the validity and enforceability of any other remaining provisions.

Termination

The obligations and liabilities of the parties incurred prior to the termination date shall survive the termination of these Terms of Service for all purposes. These Terms of Service are effective unless and until terminated by either you or us. You may terminate these Terms of Service at any time by notifying us that you no longer wish to use our Services, or when you cease using our Site.

The following sections of this Agreement and all other terms which by their nature should survive, will survive the termination of this Agreement: Limitation of Liability, Disclaimer of Warranties, Indemnification and Release, General, Confidentiality, Intellectual Property, and Dispute Resolution.

If in our sole judgment you fail, or we suspect that you have failed, to comply with any term or provision of these Terms of Service, we also may terminate this agreement at any time without notice and you will remain liable for all amounts due up to and including the date of termination and/or accordingly may deny

you access to our Services (or any part thereof). In addition to the foregoing, we reserve the right to suspend or terminate your account, or restrict access to any part of our Services, at our sole discretion and without prior notice, if we believe such action is necessary to: (a) investigate or prevent suspected fraud, abuse, or other unlawful activity; (b) protect the security, integrity, or reputation of our platform, our users, or third parties; or (c) comply with any applicable law, regulation, or legal or regulatory requirement. Such actions may be taken regardless of whether a breach of these Terms of Service has occurred.

Class Action Waiver and Binding Arbitration

In the event of a dispute, claim, or controversy (“Claim”) between you and TrieveTech, arising from or relating in any way to these Terms of Service, the Site, the Services, or to the relationship formed between the parties as a result of these Terms of Service, including Claims regarding the applicability of this arbitration clause or the validity of the agreement between TrieveTech and you, the Claim shall be resolved exclusively and finally by binding arbitration administered by the American Arbitration Association (“AAA”) under the AAA’s Commercial Arbitration Rules. All Claims are subject to arbitration, no matter what theory they are based on. This includes Claims based on contract, tort (including intentional tort), fraud, agency, your or our negligence, statutory or regulatory provisions, or any other source of law. Claims and remedies sought as part of a class action, private attorney general, or other representative action are subject to arbitration on an individual (non-class, non-representative) basis only, and the arbitrator may award relief only on an individual (non-class, non-representative) basis. The arbitration will be conducted before a single arbitrator and will be limited solely to the Claim between you and TrieveTech. The arbitration, or any portion of it, will not be consolidated with any other arbitration and will not be conducted on a class-wide or class action basis.

IMPORTANT: IN THE ABSENCE OF THIS ARBITRATION AGREEMENT, YOU AND TRIEVETECH MAY OTHERWISE HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE CLAIMS THROUGH A COURT BEFORE A JUDGE OR A JURY AND/OR TO PARTICIPATE OR BE REPRESENTED IN LITIGATION FILED IN COURT BY OTHERS (INCLUDING CLASS ACTIONS), BUT EXCEPT AS OTHERWISE PROVIDED ABOVE, THOSE RIGHTS, INCLUDING ANY RIGHT TO A JURY TRIAL, ARE WAIVED AND ALL CLAIMS MUST NOW BE RESOLVED THROUGH ARBITRATION.

If either party prevails in the arbitration of any Claim against the other, the non-prevailing party will reimburse the prevailing party for any fees it paid to the AAA in connection with the arbitration, as well as for any reasonable attorneys’ fees incurred by the prevailing party in connection with such arbitration. Any decision rendered in such arbitration proceedings will be final and binding on the parties, and judgment may be entered in a court of competent jurisdiction. Rules and forms of the AAA may be obtained and Claims may be filed at any AAA office, www.adr.org, or 335 Madison Avenue, New York, NY 10017, telephone 1-800-778-7879. This arbitration agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. §§ 1-16. This arbitration agreement applies to all Claims now in existence or that may arise in the future.

THE DEADLINE FOR FILING A CLAIM IS ONE (1) YEAR AFTER THE CLAIM ARISES. Failure to bring a Claim within such one (1)-year period will be permanently barred.

If the class action waiver is found to be illegal or unenforceable as to all or some parts of a dispute, those parts will not be arbitrated but will proceed in court, with the rest proceeding in arbitration.

If any other provision of this arbitration agreement is found to be illegal or unenforceable, that provision will be severed but the rest of this arbitration agreement still applies.

This agreement governs if it conflicts with the AAA's Commercial Arbitration Rules or Consumer Arbitration Rules.

TrieveTech affiliates are third-party beneficiaries. Affiliates of TrieveTech are not parties to this arbitration agreement but are third-party beneficiaries of your agreement with TrieveTech to resolve disputes through informal negotiation and arbitration.

You agree that binding arbitration applies to these Terms of Service, the Site, the Services, and to the relationship formed between the parties as a result of these Terms of Service unless you opt out by notifying TrieveTech in writing of your express intent to opt out. Such notice must be sent by certified mail and must include your full name. The opt-out notice must be postmarked within 60 days of your initial visit and/or use of the Website. The opt-out notice should be mailed to: Customer Service, TrieveTech, [insert mailing address here].

Entire Agreement

The failure of us to exercise or enforce any right or provision of these Terms of Service shall not constitute a waiver of such right or provision. These Terms of Service and any policies or operating rules posted by us on this site or in respect to The Service constitutes the entire agreement and understanding between you and us and govern your use of the Service, superseding any prior or contemporaneous agreements, communications and proposals, whether oral or written, between you and us (including, but not limited to, any prior versions of the Terms of Service). Any ambiguities in the interpretation of these Terms of Service shall not be construed against the drafting party. You acknowledge and agree that, in entering into these Terms of Service, you have not relied upon any representations, statements, or promises not expressly set forth in these Terms of Service.

No Waiver

If TrieveTech fails or delays in exercising any right, power or remedy or to take action against any breaches of these Terms of Service, it does not mean that it waives its right at a later time to enforce the same.

Assignment

You may not transfer or assign any rights or obligations you have under these Terms of Service without TrieveTech's prior written consent. We reserve the right to transfer or assign these Terms of Service or any right or obligation under these Terms of Service at any time, including in connection with a merger, acquisition, or sale of all or substantially all of our assets.

Force Majeure

TrieveTech shall not be liable for any issues or delayed performance caused by circumstances beyond our reasonable control, including without limitation, acts of God, acts of government, flood, fire, pandemics or epidemics, earthquakes, civil unrest, acts of terror, strikes or other labor problems, service provider failures or delays, cyberattacks, supply chain disruptions, or changes in law or regulation.

Contact TrieveTech

You may contact TrieveTech via email at CustomerService@TrieveTech.com at any time. Email communications sent to TrieveTech for account-related matters must originate from the email address listed in your TrieveTech Account. We may require account verification information for communications sent to us via live chat or other means.

Automated Decision-Making Disclosure: The Company may use automated decision-making tools, including but not limited to algorithms and artificial intelligence systems, for purposes such as fraud detection, risk assessment, and service optimization. By using the Site or Services, you acknowledge and agree that the Company reserves the right to make decisions affecting your access to or use of the Site or Services based in whole or in part on automated processing. If you have questions about automated decision-making or wish to request human review of a decision, please contact us using the information provided in these Terms of Service.

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