

Policies and Procedures

Everyone THRIVES with Afford Amp Core Values

T	Teamwork: Fostering collaboration and shared success among Connectors, Customers, and Partners.
H	Happiness: Making quality of life a cornerstone of the Connector experience.
R	Resilience: Maintaining a stable and financially sound framework for long-term success.
I	Integrity: Doing the right thing in every relationship, decision, and business dealing.
V	Voice: Advocating for customers and championing their homeownership goals.
E	Empowerment: Giving Connectors the resources and confidence to grow their businesses.
S	Standards: Pursuing excellence in every interaction and customer experience.

1. Ethical Conduct and Representation

- Act honestly, fairly, professionally, and without discrimination or exploitation. Identify yourself by your true name as an independent Afford Amp Connector and never imply that you are an employee, lender, broker, contractor, utility, government representative, or another licensed professional unless separately authorized.
- Use only current Afford Amp-approved materials and claims. Disclose your material connection and possible compensation when an audience would not reasonably expect it. Never make false, misleading, unsubstantiated, or guaranteed claims about financing, approval, qualification, pricing, savings, incentives, performance, earnings, rewards, or timing.

2. Independent Role and Limits of Authority

- Connectors operate as nonexclusive independent contractors and control their lawful schedule, location, and methods. Connectors bear their ordinary tools, expenses, taxes, licenses, registrations, insurance, and personnel obligations and are not eligible for Company employee wages or benefits.
- A Connector may not bind Afford Amp or a partner, sign or alter agreements, incur obligations, collect consumer funds, negotiate prices or terms, make warranties or refunds, promise outcomes, issue Company statements, or use a Company title. No territory, protected account, lead volume, or minimum opportunity is guaranteed.

3. Authorized Services and Regulated-Activity Boundaries

- Perform Services only in the United States and only for jurisdictions, service categories, materials, and workflows Afford Amp has activated in writing. Permitted base Services are limited to sharing approved links, codes, pages, reports and education; transmitting voluntary requests through Company Systems with permission; submitting necessary evidence; and inviting others to review the program without earnings promises.
- Unless separately licensed and authorized under a mutually executed addendum, do not perform mortgage, credit, real-estate brokerage or compensated referral, home-improvement, solar sales or installation, securities, legal, tax, appraisal, engineering, financial, or other regulated or professional activity. Do not handle money, contracts, credentials, or nonpublic financial documents for Afford Amp or a partner.

4. Marketing, Recruiting and Consumer Communications

- Calls, texts and commercial email require a written Afford Amp campaign activation defining the lawful audience, consent, approved content, calling hours, suppression controls, opt-out handling, required address and evidence. Do not use purchased or scraped lists, deceptive sender information, prohibited automated tools, or marketing consent taken from a consultation or transactional interaction.
- Honor STOP, unsubscribe, consent revocation, wrong-person and do-not-call requests immediately; record and report them no later than the same business day. Social posts, direct messages, events, webinars and QR materials are advertising and must use the same approved claims and disclosures.
- Enrollment alone is not compensable. Never charge recruitment fees, require inventory or purchases, pay or imply payment for recruiting alone, create artificial volume, use fictitious or duplicate activity, or make unsubstantiated income or lifestyle claims. Testimonials must be genuine and disclose material connections.

5. Fair Dealing, Complaints and Escalation

- Treat every person fairly. Do not discriminate, steer, discourage, exclude, retaliate, or exploit financial distress, disability, age, limited English proficiency, or limited technical familiarity.
- Report material complaints involving deception, privacy, unwanted communications, discrimination, licensing, payment, or professional misconduct within one business day. Report subpoenas, regulator inquiries, threatened claims, safety issues, suspected unlawful referrals, security incidents, or data misuse immediately; preserve evidence and stop affected activity when reasonably necessary.

6. Compensation and Business Responsibilities

- The affirmatively accepted Compensation Plan exclusively controls compensation terminology, eligibility, amounts, allocations, conditions, and disclosed dates. A Connection, link, click, code, form, portal status, enrollment, purchase, or recruitment does not by itself create compensation. Afford Amp does not guarantee leads, transactions, qualification, earnings, rewards, credits, units, or payment timing.
- Maintain accurate identity, tax, entity, address and payment information. Provide required tax forms and bear taxes, expenses, licenses and insurance assigned to the Connector by law. Preserve payment and attribution evidence, use the documented dispute process, and promptly address verified overpayments or corrections.
- Verified pre-termination attribution may remain eligible only as the controlling Plan and Agreement provide. Termination does not create new attribution, make pending activity earned, or require new Services.

7. Confidentiality, Privacy and Data Security

- Use Confidential Information only for authorized Afford Amp purposes and disclose it only to people with a need to know and protective duties. Confidentiality generally continues for five years; trade-secret duties continue while protected and Personal Data duties continue until lawful deletion. Protected reporting to counsel or a government agency is not prohibited.
- Use Company-supplied data and data in Company Systems only for documented purposes and only to the minimum extent necessary. Do not sell, share, scrape, export, enrich, profile, reidentify, combine, or independently market with Company data, and do not collect mortgage applications, credit credentials, tax returns, bank statements, government identification, or other prohibited financial data.
- Protect accounts and devices with unique credentials, strong passwords, device locks, supported software, timely patches, least privilege, approved encrypted channels and required multifactor authentication. Never share credentials or place Company data in unapproved AI, transcription, analytics, advertising, enrichment, cloud storage, automation, personal messaging, or public-link services.
- Report suspected loss, phishing, malware, misdirection, unauthorized access, or misuse immediately and within 24 hours. Route privacy and legal requests to Afford Amp. On request or termination, stop access and return or securely delete Company data outside Company Systems within 10 days, retaining only legally required isolated records.

8. Brand, Intellectual Property and Records

- Afford Amp and its licensors own Company Systems, Company Marks, approved materials, reports and Company-created improvements. Use them only during the Agreement term and for authorized Services. Do not alter marks, register confusing names or domains, imply unrelated sponsorship, or publish Connector-created Company material without written approval. Stop affiliation claims and remove materials when suspended or terminated.
- Preserve required consent, source, attribution, disclosure, material-version, communication, complaint, opt-out and qualification evidence in Company Systems. Never fabricate, backdate, overwrite or delete evidence; make corrections through linked records. Cooperate with targeted, appropriately limited compliance reviews.

9. Accountability, Suspension and Termination

- Keep identity, authority, licensing, tax, payment, consent and qualification information accurate and current. Connector and Company remain responsible for third-party losses caused by their respective covered breaches, misconduct, unlawful actions, data duties or approved materials as stated in the Agreement; the Agreement's indemnity, damages limitations and nonwaivable-right safeguards control.
- Either Party may terminate on 30 days' written notice. Material breach generally allows 10 days to cure, but fraud, intentional misconduct, unlawful regulated activity, serious consumer harm, material data misuse, credential sharing, repeated unwanted communications and other incurable risks may support immediate suspension or termination.
- A suspension is an investigation control, not automatic forfeiture. Access, activity, attribution decisions or payments may be limited while credible risk is reviewed; unrelated undisputed earned amounts should be preserved when practicable. Continuing confidentiality, data, payment, records and dispute duties survive as provided.

10. Disputes, Notices and Controlling Documents

- Before arbitration or litigation, send a written Dispute Notice and participate in an individual good-faith resolution period of at least 30 days, subject to the Agreement's emergency, small-claims, agency and limitation-period exceptions.
- Unless timely opted out, covered disputes proceed in individual binding AAA arbitration under the Federal Arbitration Act, with the proceeding and jury waivers stated in the Agreement. A Connector may opt out within 30 days after the Acceptance Date by emailing support+legal@affordamp.com with subject "Arbitration Opt-Out" and the information and exact statement required by Section 9.4. Texas law governs subject to mandatory law.
- Keep contact information current. Send legal notices to support+legal@affordamp.com and use the additional delivery method required by the Agreement when applicable. Do not assign the Agreement, restricted Services, attribution, or program rights without prior written consent.

Controlling documents. This summary does not replace or amend the Master Connector Independent Contractor Agreement, Compensation Plan, website Terms, Privacy Policy, or mandatory law. The Agreement controls relationship, authority, compliance, taxes, confidentiality, privacy, security, termination and disputes; the Plan controls compensation. If this summary conflicts with a controlling document or law, that document or law governs.