

BidWise Screening Policy

Version Identifier: Version 1.0

Effective Date: September 17, 2026

Last Reviewed: September 21, 2026

Important Notice

This Screening Policy explains how BidWise may conduct and use contractor screening information. It is a public-facing policy and **is not** the standalone disclosure required before obtaining a consumer report.

This policy does not replace or substitute for:

- The legally required standalone screening disclosure;
- A separate written authorization and consent;
- A copy of the applicable consumer report;
- The applicable federal, state, or local rights summary;
- A pre-adverse action notice;
- A final adverse action notice; or
- Any other legally required notice or process.

Acceptance of this Screening Policy or BidWise's general Terms of Service **is not authorization** to obtain a consumer report. BidWise will request and use a report only through an approved process that includes the applicable disclosure, separate authorization, and required notices.

BidWise is based in Missouri. BidWise's current consumer reporting agency for contractor screening is **Checkr**, subject to applicable law, contract terms, and changes to BidWise's approved screening program.

1. BidWise's Role

BidWise provides technology that allows homeowners, landlords, and other customers to connect with independent contractors and businesses.

BidWise does not itself perform, supervise, or warrant a contractor's work. BidWise is not a party to the service agreement between a customer and a contractor.

A contractor listing, screening status, review, subscription, or use of BidWise does not by itself make a contractor an employee, agent, representative, partner, or joint venturer of BidWise. The parties' actual legal relationship remains subject to applicable law.

BidWise may make marketplace-eligibility decisions based in whole or in part on information obtained through an approved screening process. Where BidWise uses a consumer report for that purpose, BidWise will comply with applicable requirements governing users of consumer reports.

2. Contractor Responsibilities

Contractors are responsible for:

- The accuracy and completeness of their account and business information;
- Their authority to represent any business identified in their account;
- The licenses, permits, qualifications, insurance, personnel, supervision, and legal compliance required for their work;
- Their bids, service agreements, workmanship, warranties, and representations to customers; and
- Identifying who will perform work at a customer's property.

Contractors must not:

- Claim that BidWise guarantees their services, safety, workmanship, qualifications, or future conduct;
 - Claim that a BidWise screening status covers people or credentials that it does not cover;
 - Transfer a screening status or verification badge to another individual;
 - Represent that BidWise recommends or endorses a contractor merely because a profile displays a screening status; or
 - Provide inaccurate, incomplete, misleading, or outdated information to BidWise or a screening provider.
-

3. Who Is Screened

Under an activated BidWise screening program, the subject of screening is the individual who holds the contractor account.

For an individual contractor, the screened person is that individual. For an account representing a business, the screened person is the individual account holder, who may or may not be the business's legal owner.

A screening result for the account holder does not establish that the business's other owners, employees, subcontractors, helpers, or crew members have been screened.

The account holder may not transfer their screening status to another person. Any change in the identity of the account holder must be reported to BidWise and addressed under the then-applicable screening process before any screening status is attributed to the new individual.

Customers should ask contractors who will perform the work and should independently verify the identity, licenses, insurance, qualifications, and references of any person who may enter the customer's property.

4. Screening Process and Separate Authorization

Where the screening program is available and lawfully applicable, BidWise may request a consumer report through Checkr or another specifically identified and approved consumer reporting agency.

Before a report is obtained, the individual will receive the legally required disclosure, authorization request, rights information, and applicable jurisdiction-specific notices through the approved process.

Standalone Disclosure

The screening disclosure will be provided as a standalone document containing only the disclosure or other content permitted by applicable law. It will not include:

- A liability release;
- A waiver of legal rights;
- An indemnification provision;
- An acknowledgement of unrelated policies;
- General Terms of Service;
- Marketing content; or
- Other extraneous or distracting information.

Separate Authorization

The authorization to obtain a report will be requested separately and separately signed or electronically executed. The authorization will identify the purpose for which the report may be obtained and will be retained in a manner that allows BidWise to demonstrate when and how consent was provided.

Acceptance of this policy, the general Terms of Service, a contractor agreement, or a subscription agreement is not authorization to obtain a consumer report.

Each new or renewed screening will require the notices and authorization applicable to that screening. This policy does not promise continuous monitoring or ongoing background checks.

Personally purchased reports, uploaded documents, and shared profile links are not accepted as substitutes for BidWise's approved screening process unless BidWise has separately established an approved process and confirmed that the product's permitted use is lawful and appropriate.

A contractor-shared personal screening profile may not be used for a BidWise eligibility decision unless BidWise has confirmed in writing, with qualified legal review where appropriate, that the product and proposed use are permitted.

5. What Screening Does and Does Not Establish

A screening report reflects the searches performed, sources available, identity information used, applicable reporting restrictions, and information available at the time of the search.

Reports may contain errors or omissions. They may not include all jurisdictions or records and may not reflect events or changes occurring after the search.

Subject to applicable law, the screening process may include categories such as:

- Identity verification and an address or Social Security number trace;
- Criminal history records;
- Sex-offender or other public registries;
- Professional or trade-license information;
- Business identity or entity-standing information; and
- Other information that the consumer reporting agency is legally permitted to report and that is relevant to contractor marketplace eligibility.

The actual scope of a screening may vary by jurisdiction, product, available records, and applicable law. The scope applicable to a particular screening will be disclosed through the approved screening process.

BidWise will not represent that criminal screening verifies every license, insurance policy, business registration, skill, reference, qualification, or person associated with a contractor.

BidWise does not obtain credit reports or medical information for the contractor screening process unless a separate, legally reviewed program expressly authorizes it and provides all required notices and safeguards.

Screening does not:

- Predict future conduct;
- Establish that a person has no criminal history;
- Establish that a person is safe, honest, financially responsible, or suitable for every project;
- Verify every person who may enter a customer's property; or
- Guarantee the quality, legality, cost, timeliness, or outcome of a contractor's work.

6. Screening Status Is Not a Guarantee

A screening status means only what its accompanying description expressly states about:

- The identified individual;
- The screening scope;

- The date or review period; and
- The applicable BidWise approval criteria.

Any screening status is not a certification or guarantee of:

- Safety;
- Honesty;
- Workmanship;
- Suitability for a particular project;
- Licensing;
- Insurance;
- Financial responsibility;
- Future conduct;
- Business qualifications; or
- Compliance by other owners, employees, subcontractors, helpers, or crew members.

A screening status does not constitute a recommendation or endorsement to hire a contractor.

BidWise will not describe contractors as:

- "Safe";
- "Cleared";
- "Approved";
- "Fully vetted"; or
- Comprehensively "background checked."

BidWise's public descriptions will use qualified language that accurately describes the scope of the applicable process. For example:

"Eligible contractors may have completed a third-party screening reviewed by BidWise."

A verification badge will state plainly what it does and does not mean. A badge will be displayed only after the contractor has completed the approved screening and review process, and only after that process has been approved for implementation by qualified counsel.

Customers should identify who will perform the work, independently verify relevant licenses and insurance, check references, and agree to the scope, price, payment schedule, warranties, and other terms in writing. These precautions supplement, and do not replace, BidWise's legal duties or the customer's independent judgment.

7. Review, Corrections, and Adverse Decisions

BidWise, not the reporting agency, makes marketplace-eligibility decisions. Checkr or another reporting agency does not decide whether a contractor may participate in BidWise or receive a screening status.

A criminal record or other report content does not automatically require rejection. BidWise will apply approved, role-relevant criteria and will provide individualized consideration where applicable.

BidWise will not take action based on:

- Information that is inaccurate or incomplete after the applicable dispute process;
- Sealed or expunged records where their use is restricted by law;
- Non-conviction information where its use is restricted by law;
- Records beyond applicable federal, state, or local look-back limits;
- Information that the contractor has shown to be inaccurate; or
- Any other information that applicable law prohibits BidWise from considering.

Pre-Adverse Action Process

Before a report-based adverse decision becomes final, BidWise will provide the individual, as required by applicable law:

1. A pre-adverse action notice;
2. A copy of the consumer report on which the proposed decision is based;
3. The current CFPB-published **“A Summary of Your Rights Under the Fair Credit Reporting Act”**;
4. The name, address, and telephone number of the consumer reporting agency;
5. A statement that the consumer reporting agency did not make the decision and cannot provide the specific reasons for BidWise’s decision;
6. Instructions for disputing the accuracy or completeness of the report directly with the consumer reporting agency;
7. Information about how to submit an explanation, supporting information, or other response to BidWise; and
8. A clear response deadline.

BidWise will provide a response period of at least **five business days**, unless applicable state or local law requires a longer period. Where a longer period applies, the longer period controls.

BidWise will not finalize a report-based adverse decision while the response period remains open or while a timely dispute remains unresolved.

The applicable process may require a longer period, additional notices, or additional rights based on the individual’s residence, the location of the work, the source and type of information, or other jurisdiction-specific requirements.

Disputes and Individualized Review

Individuals may dispute inaccurate or incomplete information directly with Checkr using the contact information provided in the applicable notice. Individuals may also submit relevant explanations, rehabilitation evidence, mitigation information, or supporting documents through BidWise's designated secure review channel.

BidWise will pause the final decision while a timely dispute remains unresolved.

Where a criminal record is involved, BidWise's individualized assessment will consider, where applicable:

- The nature and gravity of the offense;
- The time elapsed since the offense or completion of the sentence;
- The nature of the work or role sought;
- The relationship between the information and the role;
- Evidence of rehabilitation;
- Evidence of mitigation;
- Context provided by the individual; and
- Applicable state and local restrictions.

BidWise will document the review, the criteria applied, the identity of the reviewer, and the basis for the final decision.

Exercising a dispute right or another legally protected right is not a basis for retaliation. Access to screening-status information, dispute information, and support will remain available during review, subject to appropriate security controls.

Final Adverse Action Notice

If BidWise takes final adverse action based in whole or in part on a consumer report, BidWise will provide the notices required by applicable law. The final adverse action notice will generally include:

- The final decision;
- The name, address, and telephone number of Checkr or the applicable consumer reporting agency;
- A statement that Checkr or the applicable consumer reporting agency did not make the decision and cannot provide the specific reasons for BidWise's decision;
- Notice of the individual's right to dispute the accuracy or completeness of the report with the consumer reporting agency;
- Information about how to contact the consumer reporting agency;
- Notice of the right to obtain a free copy of the report from the consumer reporting agency within sixty days, where applicable;

- Notice of the right to add a statement of explanation to the consumer reporting agency's file, where applicable;
- BidWise's contact information; and
- Any additional information required by applicable state or local law.

BidWise will provide reasons for a decision where required by applicable law or where BidWise's approved process requires that information.

8. Screening Charges

No screening fee is established or authorized by this policy.

Before any future screening charge is imposed, BidWise will provide a separate notice identifying:

- The party collecting the payment;
- The amount or clearly explained calculation;
- Any permitted additional charges;
- When the charge will be imposed;
- Applicable cancellation terms;
- Applicable refund terms; and
- Any other information required by applicable law.

Any contractor-paid screening arrangement must be separately approved for the relevant product, jurisdiction, and screening process.

Payment does not purchase or guarantee:

- An eligibility decision;
 - A screening status;
 - Access to leads;
 - Work opportunities;
 - Acceptance into the BidWise marketplace; or
 - A particular screening result.
-

9. Privacy and Screening Records

BidWise will use screening information only for disclosed and lawful purposes and will handle it through access-restricted systems.

BidWise will limit collection and retention to information reasonably necessary for:

- The approved screening and eligibility process;

- Compliance obligations;
- Dispute handling;
- Adverse-action procedures;
- Security and fraud prevention; and
- Lawful recordkeeping.

Information BidWise Retains

Subject to applicable law and a documented legal exception, BidWise will retain only the minimum information reasonably necessary, such as:

- The eligibility outcome;
- The decision date;
- The Checkr or CRA reference identifier;
- The version identifier of the disclosure and authorization presented;
- Evidence of consent and the consent timestamp;
- The dates of any pre-adverse and final adverse action notices;
- Evidence of dispute handling;
- Evidence of any individualized assessment;
- The identity of the reviewer and approver; and
- Other limited audit information required by law.

BidWise does not retain the underlying consumer report, detailed criminal-history information, verification URLs, or report contents after the approved review process unless a documented and legally reviewed exception permits temporary or extended retention.

Underlying reports and report details remain with Checkr or the applicable consumer reporting agency, subject to that agency's legal obligations and policies.

Access and Security

BidWise will use reasonable administrative, technical, and organizational safeguards, including:

- Role-based, least-privilege access;
- Access logging;
- Periodic review of access logs;
- Secure transmission and storage where applicable;
- Segregation of screening information from public profiles;
- Revocation of access when personnel leave or no longer need access; and
- Periodic review of the retention schedule and security controls.

Reports and screening details will not be made available to homeowners or other contractors.

Any public screening status will disclose only approved status information and will not disclose the underlying report, criminal-history details, identity information, or dispute materials.

Sensitive identity information and screening disputes must be submitted through designated secure channels. Do not submit such information through public profiles, reviews, ordinary job messages, or unsolicited email attachments.

BidWise will comply with applicable state consumer privacy laws and applicable rights concerning access, correction, deletion, and handling of personal information, subject to legal exceptions and retention requirements.

10. Limits and Preservation of Rights

To the extent permitted by applicable law, BidWise makes no warranty that:

- A screening report is exhaustive;
- A screening status eliminates risk;
- A report contains every potentially relevant record;
- A contractor will meet a customer's expectations; or
- A contractor will perform work safely, lawfully, timely, or satisfactorily.

Any enforceable limitation of liability is governed by the applicable BidWise Terms of Service and remains subject to applicable law.

Nothing in this policy:

- Releases or indemnifies BidWise for its own conduct;
 - Excuses inaccurate or misleading screening claims;
 - Waives any right under the Fair Credit Reporting Act or other applicable law;
 - Waives an individual's right to dispute information;
 - Excludes liability that cannot lawfully be excluded;
 - Permits BidWise to bypass a required disclosure, authorization, notice, dispute, or adverse-action procedure; or
 - Creates consent to obtain a consumer report.
-

11. Your Rights and Where to Get Help

Individuals may have rights under the Fair Credit Reporting Act and applicable state law, including the right to:

- Know what information is in their consumer-reporting file;
- Request a copy of a report in circumstances permitted by law;

- Dispute inaccurate or incomplete information;
- Request that inaccurate, incomplete, or unverifiable information be corrected or deleted;
- Know who has requested their report in circumstances covered by law; and
- Receive additional notices and protections when a report is used for an adverse decision.

Individuals should review the current CFPB publication **“A Summary of Your Rights Under the Fair Credit Reporting Act”** provided with any applicable pre-adverse action notice or other legally required communication.

Additional resources include:

- Consumer Financial Protection Bureau: <https://www.consumerfinance.gov>
- Federal Trade Commission: <https://www.ftc.gov>

Individuals may also contact Checkr directly using the current contact information contained in the applicable disclosure or adverse action notice.

Checkr consumer-reporting contact information:

Mailing address: Checkr, Inc., Attn: Privacy Questions

One Montgomery Street, Suite 2400, San Francisco, CA 94104

Telephone (toll-free): (844) 824-3257

Report access and disputes: <https://candidate.checkr.com/>

Consumer support: <https://help.checkr.com/s/contact-us>

Use the Candidate Portal to review your report and access dispute help.

Do not rely on contact information in this policy if the applicable notice provides more current or specific information.

12. State-Specific Notices

Additional jurisdiction-specific notices, disclosures, addenda, timing requirements, restrictions, and rights may apply based on:

- The individual’s residence;
- The location of the work;
- The location of the business or customer;
- The source and type of screening information;
- The type of decision being made; or
- The applicable state or local law.

BidWise’s screening process contemplates state-specific review and addenda for jurisdictions including:

- California;
- New York;
- Washington;
- Illinois;
- Massachusetts;
- Rhode Island;
- Connecticut;
- Vermont;
- Montana;
- Nevada;
- Oregon;
- Colorado;
- Maryland;
- Texas; and
- Local jurisdictions with fair-chance or background-screening requirements, including New York City, Philadelphia, Los Angeles, San Francisco, Seattle, and Chicago, where applicable.

This list is not exhaustive. State and local requirements change frequently. BidWise will review the applicable addenda and process at least every six months and before entering a new state or local market.

Where an applicable state or local law provides greater protection or requires a longer period, additional notice, explanation, individualized assessment, or other procedure, that requirement will control.

13. What This Policy Does Not Do

In plain language:

- This policy is not the standalone FCRA screening disclosure.
- This policy is not authorization to obtain a consumer report.
- This policy does not replace the separate written authorization.
- This policy does not promise that screening is exhaustive or continuous.
- This policy does not establish that every person associated with a business has been screened.
- This policy does not make BidWise a party to a customer-contractor service agreement.
- This policy does not guarantee a contractor's work, safety, honesty, licensing, insurance, qualifications, or suitability.
- This policy does not guarantee that a contractor will receive leads, win work, or remain eligible.

- This policy does not allow BidWise to bypass required notice, dispute, or adverse-action procedures.
 - This policy does not permit contractors to transfer screening status to another person.
-

14. Questions, Reports, and Policy Changes

Questions about this policy or access to the appropriate screening-review channel may be directed to:

BidWise

Email: support@bidwiseus.com

Do not email Social Security numbers, identity documents, full consumer reports, or detailed criminal-history information.

Suspected immediate threats should be reported to emergency services. BidWise should not be used as a substitute for contacting law enforcement or emergency responders.

Material policy changes will be communicated as required by law and the applicable BidWise Terms of Service.

A policy update does not:

- Retroactively create consent to obtain a report;
 - Retroactively authorize a prior screening;
 - Waive an individual's existing rights; or
 - Replace a required disclosure or authorization.
-

15. Version History

Version 1.0 | September 17, 2026

Initial public-facing BidWise Screening Policy.

BidWise will review this policy at least every six months and sooner upon:

- A change in the consumer reporting agency;
- A change in the scope or purpose of screening;
- A change in the verification-badge criteria;
- A change in the screening or adverse-action process;
- A material change in applicable federal, state, or local law; or
- A material change in BidWise's products or services.