

NEAR-PRIME to SUB-PRIME CUSTOMER FINANCING (Furniture, Auto Repair & Pets)



PROGRAM FEATURES

- **NO DEALER ENROLLMENT FEE; NO DEALER RECOURSE**
- **CONVENTIONAL FINANCING:** No credit needed! Not a Lease Purchase Program!
- **ONLINE APPLICATION PORTAL:** Customer can apply on their smart phone; Use your own computer or tablet; *NO equipment to lease or buy*
- **NO CUSTOMER DOWN PAYMENT OR APP FEE**
- **SAME-DAY MERCHANT FUNDING:** Transactions completed by 4:00 PM ET funded same day (business days only)
- **PAPERLESS TRANSACTIONS:** Closed-end contracts pre-populated; e-signature
- **MINIMUM REQUIREMENTS:**
 - (i) Applicants must earn at least \$1,000 per month; have a checking account for 90 days in good standing; (ii) a Visa, MasterCard (debit is OK) or Discover; (iii) a valid email address; (iv) valid cell phone; (v) one personal reference (name and phone number); (vi) sales must be in merchant's retail location; and (vii) product/service must be fully rendered to the customer within 30 days.
- **PROMOTIONAL PROGRAM:** 90 Day Interest Rebate Period (*less \$40 processing fee*)
- **MERCHANT FEE MAY APPLY**
- **APPROVAL AMOUNTS:** From \$350 up to \$5,000, depending upon creditworthiness
- **CUSTOMER CREDIT:** *“Good, Challenged & No Credit”* customers will get the “best offer” for their individual credit type
- **APR:** start at 29% for good credit; increases proportionately for non-prime credit
- **TERMS:** 24 months for ‘A’ thru ‘D’ credit; 12 months for ‘E’ credit



**FOR MORE INFORMATION,
OR TO ENROLL
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