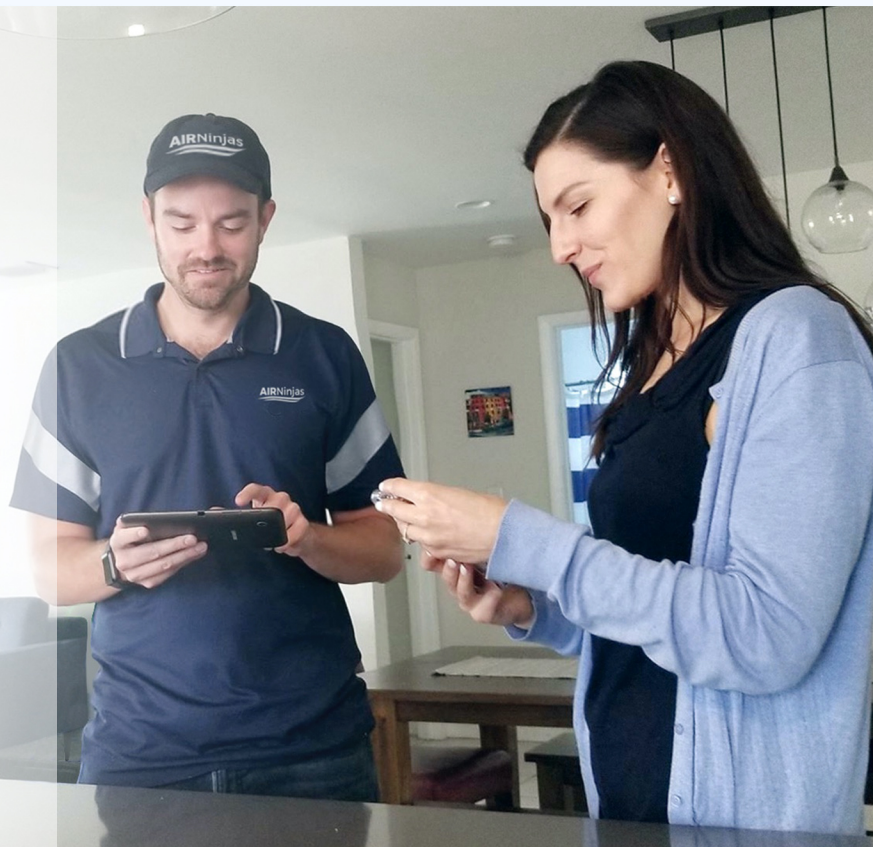


Credit for Comfort's 2nd Look Financing Partner

Fortiva Retail Credit is a **premier 2nd Look consumer credit program** that offers financing options to property owners with FICO scores as low as 500.



Why should you offer Fortiva Retail Credit to your customers?



Increase your approvals by up to 50%. Approvals as low as 500 FICO scores



Grow your average ticket size by 35% or more



\$0 processing fees on all transactions



Give customers the ability to see if they qualify for financing with only a soft-pull inquiry on their credit report

Getting started with Fortiva Retail Credit

If you have been in business for a year or more and have over \$1M in annual revenue, you can get approved to offer Fortiva Retail Credit. Here's how it works:

1. *Get approved and trained by Fortiva Retail Credit*
2. *Get trained in the Credit for Comfort app*
3. *Start offering 2nd look financing through the Credit for Comfort app*

Fortiva Retail Credit Customer Terms Rate Sheet

CREDIT LINE	10k-15k-Tier I		5k-10k Tier II	
	Minimum Required Monthly Payments	Promotional Deferred Interest Offer	Minimum Required Monthly Payments	Promotional Deferred Interest Offer
Average Repayment terms (months)***	65	62	48	36
Deferred interest period (months)	NA	12	NA	12
APR*	9.90%	26.90%	19.99%	26.99%
Payment Factor**	2.00%	3%	3.04%	4.08%
Merchant fee	9.9%****	9.9%****	9.9%****	9.9%****

Breakdown of Tiers:

TIER I

Revolving lines of credit are given to customers who qualify for a higher credit limit based on their credit score and history

TIER II

Revolving lines of credit are given to customers who qualify for a smaller credit limit based on their credit score and history

- * Based on the initial transaction amount. Failure of customers to make on-time required minimum payments will result in a late fee and could result in a higher APR of up to 26.99% depending on the financing program chosen.
- ** Based on the initial purchase amount, the required payment factor is the percentage of the initial purchase amount customers will be required to pay per month to repay the initial transaction within this repayment term. For example, if customers qualified for and selected a Tier 1 Promotion offer with a credit limit of \$10,000 and their first transaction was for the full \$10,000, their required payment factor would be approximately 3% of the initial transaction amount or \$300, not including any late fees.
- *** Interest will be charged to the customer's account from the purchase date if the promotional purchase is not paid in full within the promotional period. Minimum Monthly Payments are required. Required monthly payments may or may not pay off the purchase before the end of the promotional period. To avoid paying the Deferred Interest Charges, the customer must pay the promotional purchase in full within the promotional period.
- **** This is the standard merchant fee for all revolving lines of credit, regardless of Credit Line Tier. However, a 6.5% merchant fee is also possible in all Credit Line Tiers if applicant has a near-prime credit score.