Program Pricing:

Version 1.6.6

Setup Fee: $99 (Sales Partner is paid any amount above this. Suggested fee is $299). Flexxbuy collects the fee at time of setup with first approved Program.

Monthly Minimum Fee: $59 per month collected 30 days after Setup and every 30 days thereafter. Fee is waived if Merchant/Client funds a minimum of $3,000 in consumer loans during the preceding month.

** The above charges can be adjusted or waived for major accounts. Management approval is required

Credit Based Platforms

**** See Business Vertical Glossary**	**Program 1: Direct to Borrower Credit Based Platform**	**Program 2: Direct to Merchant Credit Based Platform**	**Program 3: Direct to Merchant Credit Based Platform**
Program Description	Single Application, Multi-lender platform that funds the borrower and approves consumers with credit scores as low as 500 (lender below 600 caps at $10,000), amounts from $1,000 to $40,000. **The borrower is funded directly**. Pre-approvals are subject to verification of certain information . Final approval/funding can take 1 to 7 days	**DISCONTINUED**	Single Application, Multi-lender platform that approves consumers with credit scores as low as 600, amounts from $1,000 to $10,000 ($25,000 for medical and home improvement). **The business is funded directly** after delivery of the product or service and upon borrower verification. Medical pre-funded up to 14 days prior to procedure. Stage funding is available for home improvement. Multiple loans to the same borrower can be merged.
Business Requirements	Any size business acceptable. New businesses acceptable. Home based businesses acceptable.		**Minimal annual revenue of $500,000 .** No Home Based Businesses, except for home improvement . **Business must be at least 1 year old. Strict vetting**.
Required Documents	Flexxbuy Merchant Application, voided check, business license		Flexxbuy Merchant Application, voided business check,, 2 months bank statements (Can be waived for large multi-million businesses) , return/cancellation policy description, business license (only for Home Improvement Contractors)
Cost to Borrower	0% to 5% closing cost deducted from loan upon funding		None
Cost to Merchant	**3.9% of funded loan plus a $49 admin fee** deducted from business 10 days post funding **Lay Away Financing** (LAF): $49 Admin Fee only deducted from business 10 days post funding		**1% to 6% (based on credit tier) discount deducted from payment to Business plus a 1.0% post funding** fee collected by Flexxbuy from Business
Borrower Terms/Promotions	Rates from 3.9% to 32%, based on credit grade. **No SAC Promotions**, Up to 60 month loan terms		Rates from 13.99% to 29.99%, based on credit grade. Promotions- **0% 6 months-+3% discount,** 0% 12 months-+6% discount, 0% 24months-+11% discount
Business Setup Time	Typically **1 to 3 days for decision/setup**		Typically up to **30 days for decision/setup**

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Additional Programs

Program 33: No Credit Check Lease Purchase Alternative

Description: No credit check lease purchase option for most consumer goods (excluding cell phones). Five month renewable term (up to two renewals). A 90 day quick pay option is available. Amounts up to $1,500 (high volume, well established businesses may get up approved up to $3,500. Pre-pay debit cards are acceptable for qualified businesses, others will require customers to have a valid checking account.

Customer Process: Application can be made in store (ecommerce solution available). Instant decisions provided. Business provides sales receipt/invoice and borrower's photo id. Lender collects first payment. Funding to business is done in 3 to 5 days. Merchandise must be in possession of customer prior to funding.

Business Criteria: Most consumer goods businesses acceptable. Business must be in good standing (BBB, on-line search, etc.) and up to date with the Secretary of State. **Must be in business a minimum of one year.**

Cost to Business:
Furniture, Mattress, Appliances 1.5% taken from business funding amount
Electronics 3% taken from business funding amount
Jewelry 5.5% taken from business funding amount
Auto, Optical 5% taken from business funding amount
Other 2% taken from business funding amount

No Post Funding Fee

Documents Required (from business): voided business check and proof of business (business license, sales tax license, etc.), picture of inside/outside of business, copy of sales invoice, owner's driver's license. **(separate additional merchant application required)**

Decision time: 10 to 14 days after receipt of all docs and submission to lender

Not available in New Jersey, Wisconsin, West Virginia, Rhode Island

Program 31: No Credit Check Lease Purchase Alternative

Description: No credit check lease purchase option for furniture, appliances, electronics (including TVs, laptops, tablets and smart phones), auto (tires, wheels, rims, audio, accessories. Amounts up to $5,000 **(up to $1,200 for Automotive)**. Term from 12 to 24 Months (based on lease amount). Maximum 20 months for car audio and wheels and tires. 90 Day SAC (pay no fees if paid off in 90 days). $49.95 due at signing (Option A- Lower Offer) or First payment due at signing(Option B-Higher Offer)-paid to retailer.

Customer Process: Application made in store. Instant decisions provided. Business provides sales receipt/invoice and borrower's photo id. Customer pays $49.95 or first lease payment to the store (**for auto, a 5% security deposit is collected from consumer which is returned upon completion of lease**). Funding upon delivery of merchandise.

Business Criteria: Business must be in good standing (BBB, on-line search, etc.) and up to date with the Secretary of State. **Must be in business six months with one additional LTO platform or 1 year without.**

Cost to Business: 1% taken from business funding amount by finance company. **For Auto**, 5% is taken from business funding amount.

No Post Funding Fee

Documents Required (from business): voided business check and proof of business (business license, sales tax license, etc.), picture of inside/outside of business, copy of sales invoice, photo id.

Decision time: 10 to 14 days after receipt of all docs and submission to lender

Not available in the following states: Alaska, Arizona, Delaware, Hawaii, Idaho, Illinois (Chicago only not available) Minnesota, Montana, Nebraska, New Jersey, New Mexico, New York, North Dakota, Oregon, Rhode Island, South Dakota, Washington, West Virginia, Wisconsin, Wyoming

Program 47: Sub-Prime Lease Purchase Specialty Program (auto repair, parts and related products, consumer goods, pets, bridal)

Description: Sub-prime lease purchase programs for amounts up to $5,000. Terms is 12 months **(24 month term on leases over $1,000)** with a 90 day quick pay payoff promotion available. Dynamic pricing starting at approximately 10% (subject to credit). Credit scores as low as 550 accepted. In person sales only.

Customer Process: Application is submitted by borrower or business through a unique application . Instant decisions provided. Signed agreement and copy of id required. Customer must have a valid checking account that is at least 60 days open in good standing. First payment taken at time of approval/acceptance. Funding to business in 3 to 5 business days.

Business Criteria: Business must be in good standing .

Cost to Business: **Business received 100% of sales invoice**. There is a 3% post funding fee charged by Flexxbuy

Documents Required (from business): voided business check and proof of business (business license, sales tax license, etc.), picture of inside/outside of business .

Decision time: 1 to 2 days after signed lender agreement and receipt of all required docs.

No furniture stores in NY. No jewelry stores in Tx, NC, SC

Business Vertical Glossary

Business Vertical	Program 1: Direct-to-Borrower	Program 3: Direct-to- Merchant	Other Program(s)
Furniture (LAF)	Yes	No($2 mil + bus. Possible)	33,31,47
Appliances (LAF)	Yes	Yes	33,31,47
Mattresses (LAF)	Yes	No($2 mil + bus. Possible)	33,31,47
Electronics (LAF)	Yes	Yes	33,31,47
Auto Repair	No	Yes	47
Tires/Wheels	No	No	31,33,47
Car Stereo/Audio/Acc. (LAF)	Yes	No	31,33,47
Optical (glasses, etc.) (LAF)	Yes	Yes	33
Jewelry (LAF)	Yes	No	33, 47(Selective)
Other Consumer Goods(LAF)	Yes	Yes	33, 47 (Selective)
Medical	Yes	Yes	No
Medical Devices	Yes	Yes	33
Chiropractor	Yes	Yes	No
Home Improvement	Yes	Yes	No
Funeral	Yes	Yes	No
Power Sports	Yes	Yes	33 (not titled/ less than 50 cc power
Pets (LAF)	Yes	Yes	47
No puppy mills, Maximum funding discount of 10%			
Legal Services	Yes	No	No
Other Businesses	Yes	No	No
Service businesses, consulting, Professional Services, Website Development, Vocational Training, Trade Schools, Travel, All other businesses, except restricted			

*** Lay Away Financing (LAF)

Restricted Businesses

Guns and Other Weapons
Auto Loans (Program 1 can be used if a business does not have a traditional car lender)
Porn
Taxidermy (any business that profits from the death of animals)
Anything Illegal
Cell Phones
Pawn Shops

Review State Limitations For Each Program