

Credit Products and Merchant Cost

Schedule A

For Approved Merchant User Only - Effective Date: September 1, 2023

Step 1: Apply for Credit - Our fast, paperless application process can take less than 90 seconds. Apply using our mobile app or phone.

Step 2: Get Approved - 85% of credit decisions are made instantly. Most other credit decisions are made within fifteen minutes.

Step 3: Get Funded¹ - Customer is immediately presented with an account # and loan agreement. Customer pays Merchant using the account #. No certificate of completion or paperwork required for funding.

Mixed Rate: 0% with No Payments Promotion

Plan # (6 mth PW) ¹	Description	Interest Rate	Estimated Payment Factor ²	Term (Total Payments)	Merchant Fee ⁴
1063	Mixed Rate 0% for 6 Months Followed by 13.99% for 120 Months	13.99%	1.55%	120	7.00%
1099	Mixed Rate 0% for 9 Months Followed by 9.99% for 120 Months	9.99%	1.32%	120	11.50%
1093	Mixed Rate 0% for 9 Months Followed by 13.99% for 120 Months	13.99%	1.55%	120	10.00%
1123	Mixed Rate 0% for 12 Months Followed by 13.99% for 120	13.99%	1.55%	120	13.50%

No Interest if Paid in Full and No Payments²

Plan # (6 mth PW) ¹	Description	Interest Rate	Estimated Payment Factor ²	Term (Total Payments)	Merchant Fee ⁴
2511	6 Month No Interest, No Payments for 84 Months	17.99%-26.99%	2.21%	84	6.10%
3108	10 Month No Interest, No Payments for 84 Months	17.99%-26.99%	2.28%	84	9.10%
2521	12 Month No Interest, No Payments for 84 Months	17.99%-26.99%	2.32%	84	9.35%
3158	15 Month No Interest, No Payments for 84 Months	17.99%-26.99%	2.37%	84	12.85%
2531	18 Month No Interest, No Payments for 84 Months	17.99%-26.99%	2.42%	84	13.85%

No Interest if Paid in Full w/ Payments²

Plan # (6 mth PW) ¹	Description	Interest Rate	Estimated Payment Factor ²	Term (Total Payments)	Merchant Fee ⁴
2602	6 Months No Interest w/ Payments for 84 Months	17.99%-26.99%	2.10%	84	5.10%
4108	10 Months No Interest w/ Payments for 84 Months	17.99%-26.99%	2.10%	84	7.60%
2613	12 Months No Interest w/ Payments for 84 Months	17.99%-26.99%	2.10%	84	6.85%
4158	15 Months No Interest w/ Payments for 84 Months	17.99%-26.99%	2.10%	84	10.35%
2631	18 Months No Interest w/ Payments for 84 Months	17.99%-26.99%	2.10%	84	7.85%
2641	24 Months No Interest w/ Payments for 84 Months	17.99%-26.99%	2.10%	84	11.75%

0% Interest Rate

Plan # (6 mth PW) ¹	Description	Interest Rate	Payment Factor ³	Term (Total Payments)	Merchant Fee ⁴
6124	Principal Only over 24 Months - Pmts in promo	0.00%	4.17% & 5.56%	24	11.00%
6136	Principal Only over 36 Months - Pmts in promo	0.00%	2.78% & 3.33%	36	16.60%
6148	Principal Only over 48 Months - Pmts in promo	0.00%	2.08% & 2.38%	48	19.60%
6160	Principal Only over 60 Months - Pmts in promo	0.00%	1.67% & 1.85%	60	22.85%

Reduced Rate Interest Rate

Plan # (6 mth PW) ¹	Description	Interest Rate	Payment Factor	Term (Total Payments)	Merchant Fee ⁴
2712	Reduced Rate APR 2.99% for 60 Months	2.99%	1.80%	60	18.85%
2714	Reduced Rate APR 4.99% for 60 Months	4.99%	1.89%	60	15.60%
2716	Reduced Rate APR 6.99% for 60 Months	6.99%	1.98%	60	9.60%
2722	Reduced Rate APR 2.99% for 84 Months	2.99%	1.32%	84	21.10%
2723	Reduced Rate APR 4.99% for 84 Months	4.99%	1.41%	84	17.60%
2721	Reduced Rate APR 6.99% for 84 Months	6.99%	1.51%	84	12.85%
2727	Reduced Rate APR 9.99% for 84 Months	9.99%	1.66%	84	8.10%
2720	Reduced Rate APR 10.99% for 84 Months	10.99%	1.71%	84	2.00%
2786	Reduced Rate APR 9.99% for 96 Months	9.99%	1.52%	96	8.70%
2734	Reduced Rate APR 4.99% for 120 Months	4.99%	1.06%	120	21.70%
2736	Reduced Rate APR 6.99% for 120 Months	6.99%	1.16%	120	16.35%
2740	Reduced Rate APR 9.99% for 120 Months	9.99%	1.32%	120	7.10%
2830	Reduced Rate APR 10.99% for 120 Months	10.99%	1.38%	120	10.75%
2742	Reduced Rate APR 2.99% for 144 Months	2.99%	0.83%	144	28.85%
2745	Reduced Rate APR 5.99% for 144 Months	5.99%	0.98%	144	22.35%

¹Customers have 180 days from application to complete purchases except where noted.

²For deferred interest plans, interest accrues during the promotional period but all interest is waived if the purchase amount is paid in full before the end of the promotional period.

³Applies to payments after promo and assumes lowest possible interest rate for plan.

⁴Merchant fees assume transactions take place via GreenSky Direct Funding.

⁵Actual payments based on usage. If full credit taken on approval date, payments will be first amount. If transaction is later, the amortizing monthly payments could be as high as the second amount.

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Merchants may be assessed the following fees:

ACH Return Fee/Late Fee in the amount of the greater of \$30 or 5% of the payment amount on all returned merchant fee ACHs and a \$35 fee if funded loan volume is less than \$3,500 per month.

Split tickets permitted except where noted.

Hours of Operation:
Mon - Sun: 8:00 AM - 10:00 PM (ET)

866-936-0602

Merchant # _____