

Credit Products and Merchant Cost

Schedule A

For Approved Merchant User Only - Effective Date: September 1, 2022

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.

Standard

Plan #					
(6 mth PW) ¹	Description	Interest Rate	Estimated Payment Factor ³	Term (Total Payments)	Merchant Fee⁴
9996	Standard Installment Loan	17.99%-26.99%	2.10%	84	2.75%
9992	Standard Installment Loan	7.99%-19.99%	1.21%	120	0.00%
9998	Standard Installment Loan	7.99%-19.99%	0.96%	180	0.00%

No Interest if Paid in Full and No Payments²

Plan #					
(6 mth PW) ¹	Description	Interest Rate	Estimated Payment Factor ³	Term (Total Payments)	Merchant Fee⁴
1063	6 Month No Interest and No Pay	13.99%	1.55%	120	4.50%
2511	6 Month No Interest No Pay	17.99%-26.99%	2.21%	84	4.80%
1099	9 Month No Interest and No Pay	9.99%	1.32%	120	9.00%
1093	9 Month No Interest and No Pay	13.99%	1.55%	120	7.00%
3108	10 Month No Interest No Pay	17.99%-26.99%	2.28%	84	7.05%
2521	12 Month No Interest No Pay	17.99%-26.99%	2.32%	84	7.30%
1123	12 Month No Interest and No Pay	13.99%	1.55%	120	9.50%
3158	15 Month No Interest No Pay	17.99%-26.99%	2.37%	84	10.00%
2531	18 Month No Interest No Pay	17.99%-26.99%	2.42%	84	10.25%

No Interest if Paid in Full w/ Payments²

Plan #					
(6 mth PW) ¹	Description	Interest Rate	Estimated Payment Factor ³	Term (Total Payments)	Merchant Fee⁴
2602	6 Month No Interest w/Pmts	17.99%-26.99%	2.10%	84	3.25%
2601	6 Month No Interest w/Pmts	17.99%-26.99%	3.61%	36	3.50%
4108	10 Month No Interest w/Pmts	17.99%-26.99%	2.10%	84	5.75%
2613	12 Month No Interest w/Pmts	17.99%-26.99%	2.10%	84	6.00%
2611	12 Month No Interest w/Pmts	17.99%-26.99%	3.61%	36	5.35%
4158	15 Month No Interest w/Pmts	17.99%-26.99%	2.10%	84	8.35%
2631	18 Month No Interest w/Pmts	17.99%-26.99%	2.10%	84	8.85%
2641	24 Month No Interest w/Pmts	17.99%-26.99%	2.10%	84	12.25%

0% Interest Rate

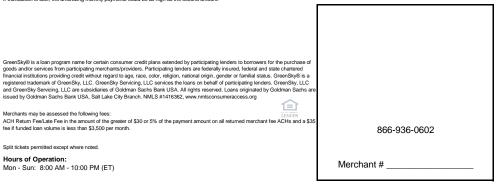
Plan #					
(6 mth PW) ¹	Description	Interest Rate	Payment Factor⁵	Term (Total Payments)	Merchant Fee⁴
6124	24 Months	0.00%	4.17% & 5.56%	24	11.50%
6136	36 Months	0.00%	2.78% & 3.33%	36	14.75%
6148	48 Months	0.00%	2.08% & 2.38%	48	16.75%
6160	60 Months	0.00%	1.67% & 1.85%	60	18.50%

Reduced Rate Interest Rate

Plan #					
(6 mth PW) ¹	Description	Interest Rate		Term (Total Payments)	Merchant Fee⁴
2712	Reduced Rate 2.99%	2.99%	1.80%	60	14.50%
2714	Reduced Rate 4.99%	4.99%	1.89%	60	11.00%
2716	Reduced Rate 6.99%	6.99%	1.98%	60	6.00%
2725	Reduced Rate 3.99%	3.99%	1.37%	84	14.00%
2724	Reduced Rate 5.99%	5.99%	1.46%	84	11.00%
2726	Reduced Rate 7.99%	7.99%	1.56%	84	9.00%
2727	Reduced Rate 9.99%	9.99%	1.66%	84	6.50%
2720	Reduced Rate 10.99%	10.99%	1.71%	84	0.00%
2728	Reduced Rate 11.99%	11.99%	1.76%	84	4.25%
2786	Reduced Rate 9.99%	9.99%	1.52%	96	3.50%
2735	Reduced Rate 5.99%	5.99%	1.11%	120	13.50%
2737	Reduced Rate 7.99%	7.99%	1.21%	120	10.25%
2740	Reduced Rate 9.99%	9.99%	1.32%	120	1.75%
2830	Reduced Rate 10.99%	10.99%	1.38%	120	3.25%
2746	Reduced Rate 6.99%	6.99%	1.03%	144	11.25%
2747	Reduced Rate 7.99%	7.99%	1.08%	144	11.35%
2748	Reduced Rate 8.99%	8.99%	1.14%	144	11.45%
2749	Reduced Rate 9.99%	9.99%	1.19%	144	9.10%

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

Customers have 180 days from application to complete purchases except where noted. For deterred 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. Applies to payments after promo and assumes lowest possible interest rate for plan. Merchant fees assume transactions take place via GreenSky Direct Funding. Actual payment 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.



Split tickets permitted except where noted Hours of Operation:

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