



For Approved Merchant User Only - Effective Date: November 1, 2018

Step 1: Apply for Credit - Our fast, paperless application process can take less than 90 seconds. Apply using our mobile app, online, 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 #. Merchant processes the payment just like a credit card. No certificate of completion or paperwork required for funding.

No Interest if Paid in Full and No Payments³

Plan # (4 mth PW) ¹	Plan # (6 mth PW) ²	Description	Interest Rate	Estimated Payment Factor ⁴	Term (Total Payments)	Merchant Fee ⁵
3068	2511	6 Month No Interest No Pay	17.99%-26.99%	2.21%	84	3.25%
N/A	3108	10 Month No Interest No Pay	17.99%-26.99%	2.28%	84	5.75%
3128	2521	12 Month No Interest No Pay	17.99%-26.99%	2.32%	84	6.00%
N/A	3158	15 Month No Interest No Pay	17.99%-26.99%	2.37%	84	9.00%
3188	2531	18 Month No Interest No Pay	17.99%-26.99%	2.42%	84	9.25%

No Interest if Paid in Full w/ Payments³

Plan # (4 mth PW) ¹	Plan # (6 mth PW) ²	Description	Interest Rate	Estimated Payment Factor ⁴	Term (Total Payments)	Merchant Fee ⁵
4068	2602	6 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 2.18%	84	2.75%
4063	2601	6 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 4.16%	36	2.65%
N/A	4108	10 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 2.10%	84	4.75%
4128	2613	12 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 2.28%	84	5.00%
4123	2611	12 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 4.99%	36	4.50%
N/A	4158	15 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 2.34%	84	7.00%
4188	2631	18 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 2.40%	84	7.25%
4248	N/A	24 Month No Interest w/Pmts	17.99%-26.99%	1.50% & 2.54%	84	10.50%

Equal Payments / 0% Interest Rate - 4 Month Purchase Window

Plan # (4 mth PW) ¹	Plan # (6 mth PW) ²	Description	Interest Rate	Payment Factor	Term (Total Payments)	Merchant Fee ⁵
6024	N/A	24 Months	0.00%	4.17%	24	10.50%
6036	N/A	36 Months	0.00%	2.78%	36	13.50%
6048	2774	48 Months	0.00%	2.08%	48	15.75%
6060	N/A	60 Months	0.00%	1.67%	60	17.25%

Equal Payments / 0% Interest Rate - 6 month Purchase Window

Plan # (4 mth PW) ¹	Plan # (6 mth PW) ²	Description	Interest Rate	Payment Factor ⁶	Term (Total Payments)	Merchant Fee ⁵
N/A	6124	24 Months	0.00%	4.17% & 5.56%	24	10.00%
N/A	6136	36 Months	0.00%	2.78% & 3.33%	36	13.00%
N/A	6148	48 Months	0.00%	2.08% & 2.38%	48	15.25%
N/A	6160	60 Months	0.00%	1.67% & 1.85%	60	16.75%

Reduced Rate Interest Rate

Plan # (4 mth PW) ¹	Plan # (6 mth PW) ²	Description	Interest Rate	Payment Factor	Term (Total Payments)	Merchant Fee ⁵
1164	2714	Reduced Rate 4.99%	4.99%	2.04%	60	9.75%
1166	2716	Reduced Rate 6.99%	6.99%	2.13%	60	6.75%
1185	2725	Reduced Rate 3.99%	3.99%	1.44%	84	12.75%
1184	2724	Reduced Rate 5.99%	5.99%	1.53%	84	9.25%
1186	2726	Reduced Rate 7.99%	7.99%	1.63%	84	7.75%
1187	2727	Reduced Rate 9.99%	9.99%	1.73%	84	5.25%
1188	2728	Reduced Rate 11.99%	11.99%	1.84%	84	3.00%
1969	2786	Reduced Rate 9.99%	9.99%	1.57%	96	1.20%
1205	2735	Reduced Rate 5.99%	5.99%	1.15%	120	11.35%
1207	2737	Reduced Rate 7.99%	7.99%	1.25%	120	8.35%
1209	2739	Reduced Rate 9.99%	9.99%	1.35%	120	5.10%
N/A	2830	Reduced Rate 10.99%	10.99%	1.42%	120	5.00%
1446	2746	Reduced Rate 6.99%	6.99%	1.05%	144	8.50%
1447	2747	Reduced Rate 7.99%	7.99%	1.11%	144	8.45%
1448	2748	Reduced Rate 8.99%	8.99%	1.16%	144	8.75%
1449	2749	Reduced Rate 9.99%	9.99%	1.22%	144	6.85%

18 Month Interest Only and Reduced Rate for the Life of the Loan⁷

Plan # (4 mth PW) ¹	Plan # (6 mth PW) ²	Description	Interest Rate	Payment Factor	Term (Total Payments)	Merchant Fee ⁵
N/A	2183	3.99% with 18m IO	3.99%	0.33% & 0.97%	144	17.20%
N/A	2184	4.99% with 18m IO	4.99%	0.42% & 1.02%	144	13.45%
N/A	2185	5.99% with 18m IO	5.99%	0.50% & 1.07%	144	9.95%
N/A	2186	6.99% with 18m IO	6.99%	0.58% & 1.12%	144	9.45%
N/A	2189	9.99% with 18m IO	9.99%	0.83% & 1.28%	144	7.45%

¹Customers have 120 days from application to complete purchases except where noted.
²Customers have 180 days from application to complete purchases except where noted.
 Changing plans from a 4 month purchase window to a 6 month purchase window plan will require a reapplication and reapproval.
³For 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.
⁴Applies to payments after promo and assumes lowest possible interest rate for plan.
 If two payment factors are displayed, the first is for payments required during the promo.
⁵Payment card network processing fees may apply.
⁶Actual 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.
⁷Split tickets are prohibited.

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 - Sat: 6:00 AM - 1:00 AM (ET)
 Sunday: 8:00 AM - 1:00 AM (ET)

GreenSkyCredit.com/consumer

866-936-0602

Merchant # _____