

CONSENT TO CREDIT INQUIRIES AND REPORTING

1. Credit Inquiries

By checking the box next to the FCRA Consent document and then clicking the “Continue” or “Agree” button, you are providing “written instructions” to us under the Fair Credit Reporting Act (“FCRA”) to obtain information from your personal credit profile or other information about you from any consumer reporting agency (“CRA”), including but not limited to Experian/Clarity, DataX/Equifax, and FactorTrust/TransUnion. You authorize us – acting as either the lender or the arranger of a line of credit made by an unaffiliated lender – to obtain information about you from any CRA and from any non-CRA person or company for the purpose of verifying your identity, income, and ability to repay, verifying the information contained in your NinjaCard application, or otherwise evaluating your creditworthiness.

Your FCRA authorization extends to us and to our affiliates, agents, and assigns. This authorization will remain in effect as long as you have an account with us. You authorize us to submit inquiries to CRAs not only for the purpose of underwriting you for the NinjaCard product(s), but also for the purposes listed below.

- Servicing or collecting on your line of credit
- Evaluating your eligibility for a raise in your maximum line of credit. .
- Eligibility for checking account.
- Improving our service quality of product offerings.
- Any other permissible purpose under applicable laws.

You acknowledge and agree that our CRA inquiries may appear on your credit reports and may affect your credit score(s). You have the right to dispute inaccurate information contained in that credit report by contacting the CRA directly.

Nothing in this section shall require us or the unaffiliated lenders for which we arrange a line of credit to extend credit to you. But if you do obtain a line of credit that we make or arrange, then you acknowledge and agree that we may report your payment performance to one or more CRAs, either on our own behalf, as lender, or on behalf of the unaffiliated lender for which we arranged the loan.

2. Incomplete Loan Application

If you begin a line of credit application and fail to complete it, then the lender will deny the application for incompleteness after 11 days of inactivity. In determining whether a loan application is complete, the term “*inactivity*” means that you fail to perform a required action, fail to provide required information or documents, and fail to otherwise communicate with us concerning your incomplete application for a period of 11 days following the date you started the application.

3. Credit Reporting

We may report your line of credit performance to consumer reporting agencies, including your failure to make scheduled or minimum payments on time. We may also respond to inquiries about our credit experiences with you as permitted by law.

4. Notice of Furnishing Negative Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

5. California Consumer Notice of Rights

The practices listed below apply if you are a victim of identity theft and you provide to a consumer reporting agency a copy of a valid police report or a valid investigative report made by a government agency describing your circumstances.

- You may request that any information listed on the report as allegedly fraudulent be blocked so that it cannot be reported. The CRA must promptly notify you if the information is blocked.
- Information may be unblocked, based upon a preponderance of evidence. The permanently blocked information shall be unblocked if the information was blocked due to a material misrepresentation of the facts by you, if you agree that the information is blocked in error, or if you knowingly obtained possession of goods, services, or moneys as a result of the blocked transactions. The CRA must promptly notify you if the information is unblocked.

For more information about the steps to take to set up an alert, credit reports, or report identity theft contact:

- Equifax: 1-800-525-6285 or <https://equifax.com>, P.O. Box 740256 Atlanta, GA 30374.
- Experian: 1-888-397-3742 or www.experian.com, P.O. Box 9554 Allen, TX 75013.
- TransUnion: 1-800-680-7289 or <https://transunion.com>, P.O. Box 2000 Chester, PA 19022-2000.

For more information about the same topics, you may also contact the specialty consumer reporting agencies used by us and the unaffiliated lenders for which we arrange loans.

- Clarity Services, Inc., a part of Experian Consumer Support Division PO Box 16, Allen, TX 75013
- FactorTrust: P.O. Box 3653, Alpharetta, GA 30023 Attn: Consumer Inquiries or Phone (844) 773-3321.
- DataX: 325 E. Warm Springs Rd., Ste. 202, Las Vegas, NV 89119, Attn: Customer Services or (800) 295-4790.