

# PADDLE NOW. PAY LATER.

## PROGRAM DETAILS & FAQs

***A SAFE AND SECURE WAY TO PAY OVER TIME AND GET THE HIGH-QUALITY PRODUCTS YOU DESERVE***

### **QUICK & EASY**

Paddle Now Pay Later makes it easy to finance a qualifying kayak, SUP, accessories and gear at Authorized Paddle Now Pay Later retailers. Using the Paddle Now Pay Later digital tablet at your participating retailer, you will be asked to enter key information to be approved for credit. It takes about 10 minutes to process and all customer information is secure. Once the credit info is entered and approved, you will choose the amount to finance and monthly payment terms together with the retailer. The retailer will be paid in full through Paddle Now Pay Later and you will receive information on your monthly payment through the mail. It is simple, quick and easy.

### **A GREAT RATE – BETTER THAN A CREDIT CARD**

#### ***What are the interest rates and other terms of the financing program?***

The annual percentage rate (APR) will be 15.99%. The rate will remain fixed for the duration of the contract. The high credit will be dependent on your FICO score. The first contractual payment installment will be due 30 days from the date of signed documents and each month thereafter. The financing terms range from 18 to 48 months based directly on the total amount financed. The minimum financed amount is \$500.00. Not all buyers may qualify.

### **90 DAYS SAME AS CASH**

#### ***What is 90 Days Same as Cash—Payments Due with Interest Deferred?***

The account will be set up as an interest bearing installment contract with terms between 18 and 48 months. Interest will not be charged if the invoice balance is paid within the first 90 days from the activated contract date. Upon final payoff within the promotional period, the borrower will be quoted an amount equal to the financed balance less any installment payments made within the first 90 days and the borrower will make one final payment. If the borrower chooses not to payoff the loan within the first 90 days, payments will continue and the contract will remain in effect set by the terms originally agreed upon. Any delinquent payments will automatically void the 90-day promotional period.

## **NO PREPAYMENT PENALTIES**

### ***Are there any pre-payment penalties for paying off the loan early?***

You may pay off your contract in full at any time without penalty.

### ***How long do I have to spend my full approved amount?***

Your approved amount is good for 60 days from the date you receive your pre-approval. Minimum credit amount must be \$500.00. The maximum number of open financed contracts is restricted to two (2) for no more than your approved high credit. Be sure to read ALL of the contract disclosure information and, if you have any questions, feel free to contact U.S. Credit, Inc at (844) 223-2632 or [financing@uscreditinc.com](mailto:financing@uscreditinc.com).

## **NO HIDDEN FEES**

### ***Are there additional fees, costs or taxes?***

Any shipping and handling costs charged by the dealer may be added to your final invoice. These costs will be included in the financed amount. Taxes will vary from state to state. There is no money down required.

### ***What happens if I return the purchased product(s)?***

Return policies are determined by the individual dealer. If you are returning your purchase in accordance with the dealer's stated policy or within 30 days of purchase, your loan will be cancelled upon receiving a dealer return receipt. Funds are reimbursed to USCI by the dealer.

Hours: Mon-Fri 9am-7pm ET | Sat-Sun 11am-7pm ET

Toll Free: (844) 223-2632

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