



LendingPoint unlocks the power of possibility by simplifying financial services to enrich people's lives.

FACT SHEET

- LendingPoint is a fintech platform that provides financing solutions for consumers, merchants/Point of Sale partners, and ecommerce businesses.
- Our innovative technology allows us to understand the unique credit worthiness of every applicant – we serve 85% of the FICO population.
- Our short and simple application allows us to deliver near instant credit decisions for loans **from \$2,000 to \$36,500*** that include flexible payment **terms up to 60 months**, rates ranging from **9.99% to 35.99% APR** and next business day funding upon approval.
- We've been recognized for our best-in-class customer service – 86 Net Promoter Score vs. Financial Services industry avg. of 34.
- LendingPoint has a solid reputation, getting an "A+" rating from the BBB.
- Intuitive and simple digital loan application with near-instant decisioning.
- Led by an experienced management team with a long history of innovation and value creation.
- LendingPoint employs its AI credit tech platform to decision its applications allowing it to see through credit scores to the real person.
- LendingPoint offers APRs ranging from 9.99% to 35.99%.
- Using proprietary algorithms and technologies, we're creating simple, human and intuitive financial services to enrich people's lives and empower financial success.

- Our commitment to customer satisfaction has made us the preferred platform for more than \$3 billion in loan originations.

* Applications submitted on this website may be funded by one of several lenders, including: FinWise Bank, a Utah-chartered bank, member FDIC; LendingPoint, a licensed lender in certain states. Loan approval is not guaranteed. Actual loan offers and loan amounts, terms and annual percentage rates ("APR") may vary based upon LendingPoint's proprietary scoring and underwriting system's review of your credit, financial condition, other factors, and supporting documents or information you provide. Origination or other fees from 0% to 6% may apply depending upon your state of residence. Upon final underwriting approval to fund a loan, said funds are often sent via ACH the next non-holiday business day. Loans are offered from \$2,000 to \$36,500, at rates ranging from 9.99% to 35.99% APR, with terms from 24 to 60 months. A \$10,000 loan for a period of 48 months with an APR of 23.72% and origination fee of 6% will have a payment of \$324.48 per month. (Actual terms and rate depend on credit history, income, and other factors.) The \$15,575.04 total amount due under the loan terms provided as an example in this disclaimer includes the origination fee financed in addition to the loan amount. Customers may have the option to deduct the origination fee from the disbursed loan amount if desired. The total amount due is the total amount of the loan you will have paid after you have made all payments as scheduled.