

## **Payment Authorization Agreement**

I authorize Transform Credit Inc. and its authorized loan servicer(s), agents, and service providers (collectively, "the Lender," "we," or "us"), to debit my designated bank account and/or debit/credit card for repayment of the loan as detailed in my loan contract. I consent to use the payment details provided, to collect any due payment(s) owed until my debt hereunder is paid. I also authorize the processing of credits where necessary, including for the correction of debit processing errors.

Debits will be entered in amounts equal to the scheduled loan payments, on each such payment's due date, as well as amounts up to and including any unpaid due payments(s) owed which could be entered on any such date after the payment(s) became due. Debits may also include any fees incurred on your loan as allowed in the loan contract. If an authorized debit is returned or rejected due to non-sufficient funds (NSF) or other reasons, I authorize the Lender, at its discretion, to attempt to process the charge again.

This authorization remains in effect until I cancel it by notifying the Lender at least three (3) business days before my next scheduled payment. If I update my payment details or change my payment frequency, this authorization extends to the new payment information and frequency provided. I acknowledge and agree that providing a debit card or ACH authorization for recurring payments is not a condition of receiving credit under this Agreement. I may revoke this authorization at any time by contacting the Lender at [hello@transformcredit.com](mailto:hello@transformcredit.com) or by informing an agent that I do not agree to these terms of electronic recurring payments prior to my loan payout. Any cancellation or update will be effective three (3) business days after the Lender receives my request.

If a payment amount differs from the authorization outlined in this Agreement, I understand that the Lender will notify me at least ten (10) days in advance unless the change falls within the authorized scope of payments.

Transform Credit may use Community Federal Savings Bank ('CFSB'), member FDIC, for which GoCardless Ltd acts as a third-party servicer, to process my Direct Debit payments. GoCardless and CFSB use personal data as described in these privacy notices (<https://gocardless.com/privacy/cfsb-gocardless-privacy/>). By submitting this form, I agree to the TransformCredit Website Terms of Use.

**Contact information: Business Address: 332 S Michigan Ave Floor 9, Chicago, Illinois, 60604**  
**Email: [hello@transformcredit.com](mailto:hello@transformcredit.com) Phone: (470) 435-6300**

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