

## **Payment Authorization Agreement**

I authorize Together Loans and its authorized loan servicer(s), agents, and service providers (collectively, "the Lender," "we," or "us"), to debit my designated bank account via ACH 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 payment(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.

If an authorized ACH debit is returned or rejected because your account has non-sufficient funds (NSF), you authorize us, at our discretion, to attempt no more than ONE additional ACH payment, for each payment scheduled as outlined in your original Payment Authorization Agreement and your Loan Contract.

I acknowledge that by signing below, I provide the lender with individual ACH authorization for each scheduled installment payment as summarized above, allowing ONE additional payment attempt if any payment returns unpaid due to insufficient funds.

I also understand that changes to the payment schedule may occur during the loan term if initiated by me. By signing below, I authorize the lender to apply the same authorization to any future changes in the payment schedule, including adjustments to the number of payments, payment amounts, or payment dates. In such cases, the lender may attempt ONE additional ACH payment for each payment according to the updated schedule.

This ACH and card payment 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 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@togetherloans.com](mailto:hello@togetherloans.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.

**Contact information: Business Address: 332 S Michigan Ave Floor 9, Chicago, Illinois, 60604**

**Email: [hello@togetherloans.com](mailto:hello@togetherloans.com) Phone: (470) 435-6300**

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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.

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