Acceptable Use Policy

Last update: February 9, 2026; Effective date: February 27, 2026

Please read this acceptable use policy ("Policy") carefully. This Policy describes transactions that are prohibited for merchants ("Merchants") or individual consumers ("Customers") when using the Sezzle Services. Sezzle reserves the right to decline transactions and/or Merchants engaging in such transactions that Sezzle determines, in its sole discretion, are prohibited under this Policy. We may amend this Policy at any time by posting a revised version on our website. The revised version will be effective at the time we post it.

- **Prohibited Transactions**

Merchants and Customers may not use the Sezzle Services for transactions that:

- Violate any law, statute, ordinance or regulation.
- Relate to products or services involving unlawful or illegal activities, including without limitation:

Narcotics, steroids, illegal drugs, certain controlled substances or other products that present a risk to consumer safety, drug paraphernalia;

Goods (either physical or digital) that are stolen, counterfeit, or that infringe or violate any copyright, trademark, right of publicity or privacy or any other proprietary right under the laws of any jurisdiction, or are defamatory, trade libelous, threatening or harassing;

Unregistered, unserialized, or illegally obtained firearms, firearm parts or accessories, including companies that allow for development of unserialized firearms or ghost guns;

Involve offering or receiving payments for the purpose of bribery or corruption;

Certain sexually oriented materials or services, materials that exploit minors, escort services, prostitution, items considered obscene, unlicensed massage parlors, and/or pornography;

Items that encourage, promote, facilitate or instruct others to engage in illegal activity or unlawful/illegal activities; fraudulent business transactions or when providing the goods or services is unlawful/illegal;

Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent, to politically exposed persons, or OFAC listed entities and similarly restricted entities.

- Relate to products or services involving financial services, commodities for trade, or gambling, including but not limited to:

Transactions related to the sale of traveler's checks or money orders, or that involve currency exchanges, commodities trading, foreign exchanges or check cashing businesses, payday lending, pawn loans, payday advances, door to door sales, non-Sezzle payment aggregators, wire transfers and/or cash at point of sale;

Purchases of annuities or lottery contracts, lay-away systems, off-shore banking or transactions to finance or refinance debts funded by a credit card or other loan;

Non-Sezzle provided person to person payments or other service that allows customers to transfer funds from their bank account or credit card to another individual s account via the internet or a mobile device;

Collection payments by payment processors or debt collection agencies to collect or settle past due debts or that involve bankruptcy, credit repair organizations, loan payments, premiums for casualty or credit insurance not associated with the purchase of a bona fide insured good, amounts covering returned, previously dishonored or stop-payment checks, and/or damages, losses penalties or fines;

Bail/ bail bond products or services;

Virtual currency, cryptocurrency or digital money;

International or domestic money transmission or remittances, stored value cards, or general-purpose reloadable cards;

Gambling, gaming and/or any other activity with an entry fee and a prize, including, but not limited to casino games, sports betting, horse or greyhound racing, fantasy sports, lottery tickets, other ventures that facilitate gambling, games of skill (whether or not legally defined as gambling) and sweepstakes;

Selling/buying stocks, bonds, securities, options, futures (forex), escrow services or an investment interest, lease, mortgage or purchase in any entity, real estate or property.

- Relate to non bona-fide and other unpermitted transactions, including but not limited to:

- Costs or fees over the actual or normal price of the goods or services that are not properly charged and approved and/or amounts that do not represent a bona fide sale of goods or services;

- Political party donations;

- Selling of animals and/or pets, including exotic or banned animals;

Exotic animals: relatively rare or unusual to keep; thought of as a wild species rather than a domesticated pet; Banned animals: not allowed to be kept as pets;

- Transactions involving collusion, deception, fraud, or factoring;

- Pyramid or Ponzi schemes, matrix programs, or other "get rich quick" schemes.

- The promotion of hate, violence, or discriminatory intolerance; threatening, inciting or promoting terrorism or violent extremism; or the financial exploitation of a crime;

- Activities that violate data privacy or security laws or otherwise compromise personal information of third parties and/or Merchants;

- Digital file hosting (cyberlockers) or other online data hosting services;

- Post-secondary educational expenses, such as tuition, fees, books, supplies, room and board, or related expenses, and;

- Goods and services that are primarily or exclusively serve a business or commercial purpose.

2. Merchant Activities Requiring Approval

Privately held merchants for whom a substantial part of the business is the sale of any of the below must apply for advance approval prior to accepting any Sezzle transactions:

A. Products or services that are age or jurisdiction-restricted in order to be legal, including without limitation:

Any cigarettes and/or tobacco products;

Weapons, firearms, or knives regulated by the Bureau of Alcohol, Tobacco, Firearms and Explosives (ATF);

Alcohol, Marijuana, controlled substances (medications that can cause physical and mental dependence and have restrictions on how they can be filled and refilled);

Adult entertainment that does not otherwise fit into the items described in 1(B)(5) of this policy.

B. Travel, freight, vacation, or experience products, including but not limited to:

Airfare, air carriers and scheduled or non-scheduled charters/jets/air taxi operators, car rental agencies, steamships, cruise lines, travel related telemarketing, travel agencies and or tour operators, lodging, secondary event ticket traders or platforms, motorhome and recreational vehicles;

Skydive, SCUBA, parasailing, resort packages, time-share or fractional home ownership, private or group lessons or camps;

C. Collecting donations as a charity or nonprofit organization;

D. Deferred delivery merchants;

E. Jewelers and sales of decorative jewels, precious metals and gems for consumer use;

F. Telecommunication services, products or services sold by telemarketing;

G. Certain multi-level marketing programs.

To get pre-approval for your business, please send contact information, business website URL, copies of applicable licenses, and brief business summary to applications@sezzle.com. Sezzle reserves the right to request further information under any application.

3. Violations of the Acceptable Use Policy.

We encourage you to report violations of this Acceptable Use Policy to Sezzle immediately. If you have a report on a violation or question about whether a type of transaction may violate the Acceptable Use Policy, you can email Sezzle at: legal@sezzle.com