

Credit Pull Authorization

Last update: August 30, 2024; Effective date: September 3, 2024

5. Credit Analysis and Reporting

5.1 Consumer Reports

If you open an Account and make a purchase that requires a Loan, you are providing us, or any party that originates a loan to you with express authorization to obtain your personal credit report from a credit bureau. Your credit report may also be used as a supplement to our 'Know Your Customer' processes and to identify any business risks that may exist in offering financing to you. You authorize us to use such information and consumer reports for any purpose, including without limitation, to evaluate any request for credit, to service and collect your account, and to consider you for other products and services.

You also authorize Sezzle and/or Lenders to obtain your consumer report from consumer reporting companies periodically during the course of our relationship with you and up to 6 months after completing any purchase in order to provide you with any services and at any time during the servicing of your accounts, including during collections. If you do not want Sezzle and/or Lenders to obtain consumer reports that are unrelated to an application for credit or servicing of an existing credit obligation, please call customer service by calling +1 (888) 540-1867 from 9 AM to 6 PM, Central Time.

5.2 Sezzle's Effect on Your Credit Score

Sezzle and Lenders, when applicable, will do a soft credit check to assess eligibility and evaluate your application for credit.

5.3 Credit Reporting

We do not report to credit bureaus unless you join Sezzle Up. If you enroll in Sezzle Up, you agree to the [Sezzle Up Terms](#).