

Licenses, Fees, & Subscriptions

Last update: March 30, 2026; Effective date: August 14, 2026

See the license, fee and subscription information below. Check here periodically for updates.

License

Nationwide Multistate Licensing System (NMLS) Identification Number: 1950862

State	Regulatory Agency	License
Arizona	AZ Department of Financial Institutions	Collection Agency License No. 20002503 Consumer Lender License No. 20002502
California	CA Department of Financial Protection and Innovation	Financing Law License No. 60DBO-104155
Connecticut	CT Department of Banking	Small Loan Company License SLC - 1950862
Delaware	DE Division of Revenue	Collection Agency License No. 2025709905
Georgia	GA Department of Banking and Finance	GA Installment Lender License No. 1950862
Idaho	ID Department of Finance	Regulated Lender License No.RRL-10465
Indiana	IN Secretary of State	Collection Agency License No. 1950862
Iowa	IA Division of Banking	Master Loan Company License No. 88893690 Non-Resident Loan Company License

		No. 2024-0184
Kansas	KS Office of the State Bank Commissioner	Supervised Loan License No. SL 0027045
Louisiana	LA Commissioner of Financial Institution	Louisiana Licensed Lender Main Office (in state and out of state with lending activity)
Maine	ME Bureau of Consumer Credit Protection	Supervised Lender License No. 1950862
Minnesota	MN Department of Commerce, Division of Financial Institutions	Regulated Loan Company License No. MN-RL-1950862
Montana	MT Division of Banking & Financial Institution	MT Consumer Loan License No. 1950862
Nevada	Nevada Financial Institutions Division	Installment Loan Company License No. IL11265
North Dakota	ND Department of Financial Institutions	ND Money Broker License No. MB103734 Collection Agency License CA104702
Ohio	OH Department of Commerce	Small Loan License No. SL 400383000
Oregon	OR Division of Financial Regulation	OR Consumer Finance License No.1950862

Rhode Island	State of Rhode Island Department of Business Regulation	RI Lender License No. 20224428LL
South Dakota	SD Division of Banking	SD Money Lender License No. 1950862MYL
Wyoming	WY Division of Banking	Consumer Lender License No. CL 4854

Consumer Notification Registration or License		
State	Regulatory Agency	Registration/ License
Arkansas	AR Department of Labor and Licensing	AR Debt Collection Agency No. AC-6678 View Certificate
Kansas	KS Office of the State Bank Commissioner	KS Consumer Credit Notification Registration NOT.0027231
Missouri	State of Missouri Division of Finance	Consumer Credit Loan Company Registration No. 367-25-8839 View Certificate Consumer Installment Lender Company Registration Certificate No. 510-25-9355 View Certificate
Oklahoma	State of Oklahoma License of Authority Office of the Administrator of Consumer Credit	Consumer Credit License No.89068 View License Supervised Lender License No. SL.009121
Pennsylvania	PA Department of Banking and Securities	Credit Services Loan Broker No. 111822 View Certificate

Rhode Island	RI Department of Business Regulation	Debt Collector Registration No. 20244748DC
South Carolina	SC Department of Consumer Affairs	Consumer Credit Grantor Notification View Notification Maximum Rate Schedule Notification View Notification
Utah	Department of Financial Institution	State of Utah Consumer Credit Notification View Notification
West Virginia	WV State Tax Department	WV Consumer Credit Sales or Loans Control No. 9AUDJ
Wisconsin	State of WI Department of Financial Institutions	WI Consumer Act Registration No. 53285

User FeesSezzle may assess fees as noted below. Depending on applicable state law, the fee amount may be smaller or not assessed at all.

Fee DescriptionWhen ChargedAmount		
Late Payment Fee	A fee can be charged when a payment is not made within the grace period after the payment due date.	Up to \$16.95 but in no event more than twenty-five (25%) of the purchase order amount.
Late Saver Fee	A fee can be charged if a bank account is not set as the default payment method for scheduled payments and you do not otherwise make a one-time payment by the payment due date.	\$1.99

Reschedule Fee	A payment may be rescheduled for up to 2 weeks later for a fee.	Up to \$7.50
Failed Payment Fee	A fee can be charged when a payment you make that Sezzle seeks to process fails, such as when a payment is returned for insufficient funds.	Up to \$6.95 but in no event more than twenty-five (25%) of the purchase order amount.
Finance Charge (Service Fee)	A prepaid finance charge will be included in the downpayment when using Sezzle On-Demand or for Sezzle Send Pay-in-5 loans. For Cash Advance transactions, a Service Fee will be assessed per transaction based on the requested amount.	Sezzle On-Demand — Up to \$7.49 Sezzle Send — Up to \$14.75 Sezzle Cash — Up to \$11.25

Sezzle Balance

Sezzle may assess fees as noted below. Depending on applicable state law, the fee amount may be smaller or not assessed at all.

Fee Description	When Charged	Amount
Load Fee	A fee can be charged each time you load funds to your Sezzle Balance using your debit card or bank account.	Up to \$4.99
Instant Disbursement Fee	Applies when funds are withdrawn from Sezzle Balance to a debit card via instant transfer.	1.75% of withdrawal amount (up to \$25)

Subscription Prices

Sezzle subscriptions auto-renew on a monthly basis unless cancelled by user in accordance with the [Sezzle Subscription Terms](#) .

Subscription	When Charged	Amount
Sezzle Anywhere	A subscription fee will be charged on the monthly anniversary of your enrollment date to Sezzle Anywhere.	\$19.99
Sezzle Premium	A subscription fee will be charged on the monthly anniversary of your enrollment date to Sezzle Premium.	\$13.99