On-Demand Service Terms

Last update: July 16, 2026; Effective date: July 16, 2026

These Sezzle On-Demand Service Terms ("On-Demand Terms") incorporate the Sezzle User Agreement ("User Agreement") and the Loan Agreement, including its Arbitration Provision, provided to you following approval of a Loan using On-Demand service. Capitalized terms used herein but not defined shall have the meanings set forth in the User Agreement or your Loan Agreement, as applicable. Some loans are offered by Sezzle Inc., a Delaware corporation ("Sezzle"), and some are offered by WebBank, a Utah-chartered industrial bank ("WebBank"). Loans originated by WebBank are serviced by Sezzle. "We," "us," "our," or "Lender" refers to Sezzle or WebBank. See your Loan Agreement provided at the time of purchase for details.

1. How to Use Sezzle On-Demand.

On-Demand service ("On-Demand") allows you to finance certain purchases by paying 25% to 50% of an Order as a Down Payment, with the remainder of the purchase price paid through a Loan originated either through a direct integration merchant seen on a merchant website or via one-time use payment credential ("Single-Use Card") issued by WebBank.

If using a Single-Use Card, the card will be created to complete your purchase after you are approved for a Loan through the Sezzle Mobile App. Each Single-Use Card is subject to the Virtual Card provisions of Section 3.3 of the User Agreement. Your use of a Single-Use Card to complete your purchase does not constitute the creation of a card account in your name or on your behalf and may only be used as authorized by us for a single Order. After a Single-Use Card is used, you will repay according to the Loan Agreement provided to you for your Order.

If you wish to make additional or different Orders that are financed using a Single-Use Card, then you must apply for a new Loan through the Sezzle Mobile App and obtain Lender approval for the new Loan.

2. On-Demand Eligibility

You must apply and be approved by the Lender in its sole discretion. At minimum, to be eligible for On-Demand, you must have an Account and be a resident of the United States or its territories. If you have an Account that has (i) delinquent payments, (ii) been deactivated or terminated for any reason, or (iii) suspended or placed on hold for any reason, you are not eligible for On-Demand service.

3. Finance Charge (Service Fee) and Other Fees

Your use of On-Demand service is subject to a one-time finance charge ("Service Fee") that will be included in your Down Payment. The Service Fee may be waived by Lender. Additional costs may also be associated with your Loan, such as "late saver" fees, failed payment fees, late fees, or reschedule payment fees. Please review your Loan Agreement for more information about these fees.

4. How to Use the Single-Use Card

You can request a Single-Use Card in the Sezzle Mobile App. Prior to the creation of a Single-Use Card, you will select an amount you wish to shop with and the store where you will use the card. When you are approved by the Lender, Sezzle will authorize a Single-Use Card for the Order. This card will be created within seconds. You can then use a Single-Use Card to make the Order. After you receive the payment credential number, enter the checkout of the store you have selected and choose debit or credit card as your payment method. Copy the Single-Use Card details (number, expiration date, and CVV) provided and paste it into the required fields. By doing this, you consent to the execution of the purchase transaction in accordance with the Loan Agreement provided to you through the Sezzle Mobile App.

The Order details will become visible in Sezzle Mobile App after the purchase. If you do not use a Single-Use Card to make a purchase within 72 hours of issuance, it will expire. A new Single-Use Card will not be issued unless you submit a new purchase request in the Sezzle Mobile App and are approved by a Lender for a new loan using On-Demand. You may cancel the unused Single-Use Card at any point in the Sezzle Mobile App prior to making a purchase with the Single-Use Card or the expiration of the Single-Use Card.

If the Single-Use Card value exceeds your purchase amount, any unused portion will be returned to you either through a refund or a reduction in the amount you need to repay, depending on the payment or financing option you selected.

In some cases, even if you made your purchase transaction within 72 hours of creating the Single-Use Card, we may not receive information about your Order immediately (for example, if there is a delay between when you make your purchase transaction and when the Merchant processes and/or ships your Order). In the event the Single-Use Card is canceled after you made your Order, we may send you an updated Loan Agreement and purchase transaction details when we receive your Order information from the Merchant, and you agree to repay us for any such Order in accordance with the Loan Agreement.

The Single-Use Card may only be used for payment to the store you selected. We are not a seller of goods or services, nor is Sezzle or Lender placing the Order on the website of the store. The Single-Use Card can only be used for payment to a store and refunds up to that payment amount. It cannot be used by a Merchant for issuing refunds exceeding the payment amount, nor for disbursing any other funds to you.

5. On-Demand Service Locations

You can use the On-Demand service at any store you select so long as that store that accepts Visa as a payment method, subject to our Acceptable Use Policy. You must only use the Single-Use Card, as authorized by Lender, up to the amount requested and with the store you selected prior to requesting a Single-Use Card. Sezzle reserves the right to block usage at any store at our sole discretion.

Lenders do not support the use of the Sezzle On-Demand for certain services or at stores offering certain types of services as governed by Sezzle's Acceptable Use Policy.

6. Declines

Lender reserves the right to block the use of the Single-Use Card for any reason in its sole discretion objectively, including the security of the card, the suspicion of unauthorized or fraudulent use of the payment instrument, or if the card is used in breach of this agreement or any other agreement between you and us, any Visa rules, or applicable law.

7. Governing Law, Disputes, Changes to Terms

The On-Demand Service Terms and all related disputes are governed by the governing law provision of your Loan Agreement, including its Arbitration Provision. On-Demand Terms may be modified from time to time and the current version may be found online and linked within the Sezzle Mobile App. You accept and agree to any changes to these terms by continuing to use On-Demand. If you do not accept any changes to On-Demand Terms, you should stop using On-Demand immediately.