

Opening Account Disclosure

Last update: August 11, 2025; Effective date: August 11, 2025

This Account Opening Disclosure is being provided to you in connection with your request for credit. Closed-end installment loans will be provided to finance any purchase transaction, and you will receive an Installment Loan Agreement for each loan.

This information is an overview of all possible fees. You are not being charged any fees at this time.

Finance Charges		
Service Fee (Applies only to Sezzle On-Demand Transactions)		The Service Fee is a fixed finance charge that may be imposed for each purchase. The Service Fee may be up to \$7.49 based on order amount and payment plan.

Fees		
Penalty Fees		
- Late Payment Fee	Up to \$16.95	
- Failed Payment Fee	Up to \$6.95 for each failed payment	
Other Fees (Optional)		
- Reschedule Fee	Up to \$7.50	
- Late Saver Fee	Up to \$1.99 will be charged to your default down payment if you did not set a bank account for Scheduled Payments and otherwise did not make a one-time payment by your payment due date.	
Where a fee above is listed as "up to" a specified dollar amount, depending on creditor and applicable state law, the fee amount may be smaller or not assessed at all.		

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided on your Account Statement.