

Sezzle Rewards Terms

Last update: July 7, 2026; Effective date: July 7, 2026

These Sezzle Rewards Terms (“Terms”) govern your access to, and participation in, the Sezzle Rewards program (the “Sezzle Rewards” or “Rewards Program”) which is operated by Sezzle Canada Corp. (“Sezzle”). These Terms are legally binding terms and conditions for your participation in the Rewards Program and are in addition to the Sezzle User Agreement, Privacy Policy, and related agreements that apply to your access of the Sezzle Website or use of the Sezzle Service. These Terms do not alter in any way the terms or conditions of any other agreement you may have with Sezzle for other products and services, including those services made available to you through the Sezzle Mobile App. If there is a conflict or inconsistency between these Sezzle Rewards Terms and the Sezzle User Agreement, then these Terms shall prevail. Capitalized terms used but not defined in these Terms have the meanings given to them in the Sezzle User Agreement.

Sezzle Rewards is a free promotional and engagement program that allows you to earn points (“Points” or “Sezzle Points”) in connection with qualified activities and interactions offered through the Sezzle Mobile App. Sezzle Rewards is optional and does not form part of any loan or payment obligation offered by Sezzle. PARTICIPATION IN THE REWARDS PROGRAM IS FREE.

Eligibility

You must be a resident of Canada, at least the age of majority or older in your province or territory of residence, and have a Sezzle Account in order to participate in the Rewards Program. All users with an activated Sezzle Account are automatically enrolled in Sezzle Rewards. Each individual may only have one Sezzle Rewards Program account; multiple accounts are prohibited. In addition, one email address can only be associated with one Sezzle Account. Your continued use of any Service after the Effective Date of these Sezzle Rewards Terms will confirm your agreement to participate in the Rewards Program. If you do not agree with these Terms, then you cannot participate in the Rewards Program. If your Account is in default or otherwise restricted in accordance with these Sezzle Rewards Terms, we may limit, suspend or terminate your ability to earn and/or redeem Sezzle Points until your Account is no longer in default or otherwise restricted. You are not eligible to earn Points and Points will not be posted to your Sezzle Account if the Account is not in good standing or if the Sezzle Account is not open/active at the time of posting.

Expiry for Inactivity

Your Points will be forfeited if you do not earn, redeem or otherwise engage in any Qualifying Activity using your Sezzle Account within at least a twelve (12) month period.

Program Information and Communications

By participating in the Sezzle Rewards, you agree to receive communications regarding the Rewards Program from Sezzle from time to time. This may include information about Points, Rewards Program updates, promotional offers and other related materials at the discretion of Sezzle. You may unsubscribe from these communications at any time, and this will not impact your ability to continue to participate in the Program.

Earning Points

Points may be earned by participating in Third-Party-Affiliate Offers, Merchant Offers, and other activities made available and as disclosed through the Sezzle Mobile App (each, a “Qualifying Activity”). The availability and/or frequency of Qualifying Activities may vary by user, location, or time of day. Sezzle does not guarantee the availability of any specific Qualifying Activity.

To earn Points, you must complete all applicable requirements for a Qualifying Activity and comply with any associated terms and conditions.

Points will be added to your Sezzle Account automatically within thirty (30) days after the Qualifying Activity has been successfully fulfilled.

Points that are subject to verification may be placed in a ‘pending’ status and otherwise be delayed, reversed, or withheld in the event Sezzle determines, in its sole discretion, that the applicable requirements to earn Points have not been satisfied.

The Points you have earned through a Qualifying Activity or promotional offer transaction will be deducted from your overall Points total if the transaction is refunded or cancelled for any reason. In the case of a refunded or cancelled transaction, if you have used the Points added to your Sezzle Account for that transaction, Sezzle will refund the transaction amount after deducting from the balance as and when you earn Points in the future.

Sezzle may, in its sole discretion, offer or award additional Points at any time, with or without notice.

Sezzle reserves the right to amend or modify the earn policy including, but not limited to, the number of Points earned on any Qualifying Activity, as well as the types of Services that are eligible to earn Points under the program as Qualifying Activity in accordance with applicable law, except with respect to Quebec where any changes to the Rewards Program would be made in accordance with the Quebec Amendment provisions described below.

Redemption of Points

Sezzle Points may be redeemed only for the awards, benefits, or subsequent activities made available by Sezzle from time to time, which may include Sezzle Spend, gift cards from participating merchants, or other rewards or promotional offers, as determined by Sezzle in its sole discretion. From time to time, Sezzle may, in its sole discretion, offer special redemption campaigns. These will be subject to any additional terms as specifically described in the campaign offer.

The availability, type, and value of rewards, as well as the number of Points required for redemption, may change at any time without notice and may vary between users, rewards, or redemption methods to the extent permitted by applicable law, except with respect to Quebec where any changes to the Rewards Program would be made in accordance with the Quebec Amendment provisions described below. You should not rely on the continued availability of any specific reward or redemption rate.

Restrictions and Limitation of Points

Sezzle Points are awarded to your Sezzle Account and cannot be combined among participants or transferred or conveyed by any means to any other person or entity, including through a participant's estate, and may not pass to a participant's successors and assigns. Sezzle Points are promotional awards and remain at all times the property of Sezzle. Points do not constitute your personal property and cannot be divided or otherwise transferred as part of a domestic relations matter, or in the event of a separation or divorce. Points may not be redeemed for cash, transferred, or applied toward any loan, payment obligation, or Account balance. Sezzle Points in 'pending' status are not eligible for redemption. Sezzle reserves the right, in its sole discretion, to review any Points earned or redemption requested under Sezzle Rewards in order to verify compliance with these Terms and to detect or prevent fraud, abuse, or other prohibited activity. As part of this review:

a. **Redemption Restriction.** Sezzle may, in its sole discretion and with or without notice, restrict, suspend, or revoke your ability to redeem or cash out Points, in whole or in part, based on factors including but not limited to suspected fraud, abuse, violation of these Terms, Account status in default, verification requirements, regulatory or compliance considerations, or any other reason Sezzle deems appropriate.

b. Permanent Freeze and Forfeiture. If Sezzle determines, in its sole discretion, that you have engaged in fraud, abuse, misrepresentation, manipulation of Qualifying Activities, creation of duplicate or shadow accounts, violation of these Terms, the sale or barter (or the attempted sale or barter) of Points or promotional offers, or any other prohibited or improper activity in connection with Sezzle Rewards or, if in Sezzle's sole judgement you are suspected of fraud or other inappropriate conduct, Sezzle may, without notice and without liability to you:

- (i) permanently freeze, cancel, void, or forfeit any or all Points in your Account, including Points in pending or available status (such as, previously issued and accrued but unused Points);
- (ii) refuse to pay out, redeem, or honor any pending or future redemption requests;
- (iii) suspend or terminate your participation in Sezzle Rewards on a permanent basis;
- (iv) suspend, restrict, or terminate your Sezzle Account in accordance with these Terms; and/or,
- (v) at Sezzle's discretion prosecute abuse of the program or violation of these Terms to the fullest extent of the law.

Cancelled/Closed Accounts

If you elect to cancel your Sezzle Account or withdraw from the Rewards Program, any unredeemed Points will be forfeited.

If your Sezzle Account is closed by Sezzle or is otherwise blocked or not in good standing or if you are prohibited from participating in the Sezzle Rewards Program for any reason, you are not eligible to earn or redeem Points after the cancellation date and any Points associated with your Sezzle Account will be immediately cancelled.

Limitation of Liability

This paragraph is not applicable in Quebec if you qualify as a consumer under the *Consumer Protection Act*. By participating in the program, you release Sezzle, its parent and subsidiaries and affiliate entities, and their respective directors, officers, employees and agents (the "Released Parties") from all liability with respect to the misdirection or misuse of any Points by an individual other than the participant who earned the Points. You further agree through your participation in the program to release the Released Parties from and against any and all claims, damages, losses, liabilities, and other expenses (including, without limitation, legal fees) relating to your participation in the program, use of the Points, or agreement to these Terms.

Quebec Amendments

If you qualify as a consumer in Quebec under the *Consumer Protection Act*. Sezzle reserves the right to change, modify and/or eliminate the Rewards Program and/or all or any portion of the Terms pertaining to the Rewards Program in its sole discretion in accordance with this section. Without limiting the generality of the foregoing, such changes may: (i) increase or decrease the number of Points earned on a Qualifying Activity; (ii) change the value of Points; (iii) change what you can or cannot redeem Points for; (iv) change the method or eligibility for participating in the Rewards Program; (v) institute or add blackout dates for earning or redeeming Points; (vi) change the length of time available to redeem Points; (vii) add or otherwise change the rules relating to expiry or cancellation of Points; (viii) establish, modify, or remove minimum or maximum Point thresholds, redemption denominations or increments, and limits on the amount, value, or frequency of redemptions (collectively, “Changes”). We will send you a notice at least sixty (60) days prior to the effective date of the amendment. In circumstances where the amendment is to a non-essential element of the Rewards Program, if amendment entails an increase in your obligations or a reduction in our obligations, you may refuse the amendment and rescind, or cancel your participation in Rewards Program without cost, penalty or cancellation indemnity, by sending us notice to that effect no later than thirty (30) days after the amendment comes into force, at the address or email address indicated in the notice. Your continued participation in the Rewards Program following any such changes constitutes your acceptance of such changes.

Amendments outside Quebec

Unless otherwise required by applicable law, Sezzle reserves the right to change, modify and/or eliminate the Rewards Program and/or all or any portion of these Sezzle Rewards Terms pertaining to the Rewards Program in its sole discretion and without notice. Without limiting the generality of the foregoing, Sezzle may make any of the Changes or otherwise amend these Sezzle Rewards Terms with or without notice to the extent permitted by applicable law. Your continued participation in the Program following any such changes constitutes your acceptance of such changes.

Merchant Offers

Sezzle may provide information regarding coupon codes, deals, discounts, or other offers on products and services offered by Merchants that may be purchased using the Services (collectively, “Merchant Offers”). Merchant Offers are a contract between you and the Merchant. You acknowledge that Sezzle is not responsible for such Merchant’s actions, interpretations, and/or applications of their policies and practices.

Before you purchase a product or services or otherwise accept a Merchant Offer, it is important that you review the Merchant's terms carefully to ensure you understand all the terms and conditions applicable to your Merchant Offer, including the fine print and any additional information on the Merchant's website or mobile application. You are responsible for understanding what you are buying and for following the Merchant's instructions. In connection with certain Merchant Offers, Sezzle may offer additional promotional credits, such as Sezzle Points to you. The rewards of Sezzle Points are also subject to the terms and conditions of the Merchant Offer.

By accepting a Merchant Offer using the Services, you waive and release Sezzle and its subsidiaries, affiliates, lending partners, officers, directors, employees and agents from any liabilities arising from or related to any act or omission of such Merchant to the extent permitted by applicable law.

Third-Party Affiliate Offers

Sezzle may provide promotional credits, such as Sezzle Points, for engaging in certain activities offered by third-party affiliates within or through the Sezzle Mobile App (collectively, "Third-Party Affiliate Offers"). Third-Party Affiliate Offers are subject to the terms and conditions of our third-party affiliate in addition to these Terms. Before you engage in activities powered by our third-party affiliates, it is important that you review the terms carefully to ensure you understand all the terms and conditions applicable to your Third-Party Affiliate Offer, including the fine print and any additional information on the Third-Party Affiliate's website or mobile application. You are responsible for understanding the terms of the Third-Party Affiliate Offer and for following the third-party affiliate's instructions. The rewards of Sezzle Points are also subject to the terms and conditions of the Third-Party Affiliate Offer.

Severability

If any provision of these Sezzle Rewards Terms is held by a court of competent jurisdiction to be illegal, invalid or unenforceable, in whole or in part, such provision or part thereof shall be severed from these Terms, and the remaining provisions or parts thereof shall continue in full force and effect, without amendment.

Waiver

Failure to insist on strict performance of any of the terms and conditions of these Sezzle Rewards Terms will not operate as a waiver of any subsequent default or failure of performance. No waiver by Sezzle of any right under these Terms will be deemed to be either a waiver of any other right or provision or a waiver of that same right or provision at any other time.

Applicable Law

These Sezzle Rewards Terms will be governed by and construed and enforced solely in accordance with the laws of the Province of Ontario and the federal laws of Canada applicable therein, except as it relates to Quebec where these Terms will be governed by and construed and enforced solely in accordance with the laws of the Province of Quebec and the federal laws of Canada applicable therein.

Language

These Sezzle Rewards Terms are available in both French and English language versions. The French version can be accessed by [clicking here](#). You hereby confirm that you have requested that these Sezzle Rewards Terms and all related documents be drafted in English, that you have been provided with a French language version of these Sezzle Rewards Terms and that you have agreed to be bound by the English language version of these Sezzle Rewards Terms. *Les présentes modalités des récompenses Sezzle sont disponibles en français et en anglais. La version française est accessible en [cliquant ici](#). Vous confirmez par les présentes que vous avez demandé que les présentes modalités des récompenses Sezzle et tous les documents y étant afférents soient rédigés en anglais, que vous avez reçu une version française des présentes modalités des récompenses Sezzle et que vous avez accepté d'être lié par la version anglaise des présentes modalités des récompenses Sezzle.*