Sezzle Up Terms

Last update: February 23, 2026; Effective date: March 23, 2026

These Sezzle Up Terms ("Terms") are subject to the Sezzle User Agreement ("User Agreement"). Capitalized terms used but not defined herein shall have the meanings given in the User Agreement.

1. General. Sezzle Up is an optional program that a Sezzle User can enroll in to have Sezzle report payment information on associated Sezzle transactions to credit reporting agencies. The Sezzle Up User: (a) formally consents to Sezzle reporting their payment behavior on transactions made with the use of Sezzle Services to a credit bureau and/or credit reporting agency (*See Section 3 for details on credit reporting*) and (b) agrees to provide a bank account or other approved method of payment, such as a debit card.

2. Eligibility. To enroll in Sezzle Up, Users must be meet the following eligibility requirements: (i) the User must be a current Sezzle User and have placed at least one order using Sezzle Services; (ii) the User must have added a checking account or other approved method of payment such as a debit card and set that account or card for scheduled payments, and (iii) the User must provide a valid Social Insurance Number. Sezzle reserves the right to change or terminate the Sezzle Up program. Further, Sezzle reserves the right to terminate, remove or restrict the Sezzle Up benefits if the Sezzle Up User removes their bank account, or other approved method of payment, or sets another payment method as primary.

3. Credit Reporting. Sezzle Up reports your transactions made with the use of Sezzle Services to credit agencies. Establishing a history of timely payments on financial obligations is generally positive for your credit history. Sezzle does not report to credit bureaus unless you join Sezzle Up. When you join Sezzle Up, Sezzle must report both positive and negative results to these bureaus. Do not join Sezzle Up if you are unable to meet your financial obligations on time. You can terminate your enrollment in Sezzle Up at any time by closing your Sezzle Account as provided in Section 4; however, Sezzle is required to continue reporting about you, and Sezzle cannot delete negative reports.

3.1.1. Use of Credit Reports. A credit report may be requested in connection with these Terms. You give Sezzle and its respective agents, successors, and assigns permission to access your credit report in connection with these Terms. Upon your request, you will be informed of whether or not a consumer credit report was ordered, and if it was, you will be given the name and address of the consumer reporting agency that furnished the report.

3.1.2. Negative Information Disclosure. You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

4. Close Your Account.

Subject to Section 13.2 (Limitations on Closing Your Account) in the User Agreement, a Sezzle Up User may close their Account at any time by following the instructions in their Account Profile. If any amount is owed, Sezzle will not close your Account until that amount has been paid, but we may limit your ability to make additional transactions using your Account.

If you end your Sezzle Up membership and there is no outstanding amount owed, we will report the account closure to the credit reporting agencies. If you end your Sezzle Up membership and amounts are outstanding, Sezzle will continue to furnish information to the credit reporting agencies regarding activity and amounts due and owed as allowed by applicable law.

5. Credit Report Disputes. Credit report disputes can be directed to the associated credit bureau. Any credit reporting disputes directed to Sezzle must be made by emailing credit-bureau-reporting-disputes@sezzle.com. Please include the following information with any credit reporting dispute: (1) your name, address, and phone number associated with your Sezzle Account; and (2) the specific information you are disputing and explanation for the basis of the dispute, and as applicable any supporting documentation, such as a copy of the relevant portion of the consumer report that contains the allegedly inaccurate information.

Accountholders or legal representatives of an accountholder may submit direct credit reporting disputes to Sezzle as noted above. Sezzle does not respond to direct disputes that it has a reasonable belief was prepared on behalf of the consumer by a credit repair organization or is submitted on a form supplied by a credit repair organization.