Sezzle Up Terms

Last update: September 4, 2026; Effective date: September 4, 2026

These Sezzle Up Terms ("Terms") are subject to the User Agreement, including its Arbitration Provision. Capitalized terms used but not defined herein shall have the meanings given in the User Agreement or your Installment Loan Agreement, as applicable.

1. General.

Sezzle Up is an optional program that you can enroll in to have Sezzle report payment history on associated Sezzle transactions to one or more nationwide credit reporting agencies ("CRAs") which may also be referred to as credit bureaus. If you opt in to Sezzle Up, you: (a) consent to Sezzle reporting your extensions of credit as well as payment history on transactions made with the use of Services to a CRA as further described below in Section 3, and (b) agree to provide a bank account as a payment method.

2. Eligibility.

To enroll in Sezzle Up, you must meet the following eligibility requirements: (i) you must have an Account with Sezzle and (ii) you must provide your valid Social Security Number. If your Account is in default for any reason or if your Account is subject to closure or suspension for any reason under the User Agreement, you are ineligible for Sezzle Up. Following enrollment, you can update or change your preferred payment method at any time via your Sezzle Account.

3. Credit Reporting.

Sezzle Up reports certain credit extended to you and your payment history of such credit to credit reporting 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 and Sezzle does not report credit unless the repayment schedule is biweekly. When you join Sezzle Up, Sezzle must report both positive and negative results to these bureaus so long as you have an Account with Sezzle following enrollment. 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, we are required to continue reporting about your account history with us in the event we terminate, remove or restrict your Sezzle Account and you have amounts outstanding. Sezzle cannot delete negative reports. For information about credit reports and your rights under federal law, please see Section 5.

3.1. Use of Credit Reports. We may request credit reports for any permissible purpose 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 whether 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.

3.2. Negative Information Disclosure. As required by law, 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 have a negative impact on your credit report.

3.3 No Liability for Credit Reporting Agency.

We are not responsible for how any CRA may manage or use the information provided to them. See such CRA for the terms and conditions of how they collect, store, manage, use, modify, disseminate and distribute such information.

4. Close Your Account.

Subject to Section 9.2 (Limitations on Closing Your Account) in the User Agreement, you may close your Account at any time by following the instructions in your Account. If any amount is owed, Sezzle will not close your Account until that amount has been paid and will continue to furnish information to the credit reporting agencies regarding activity and amounts due and owed as required by applicable law. If owed amounts are not paid within the succeeding ninety (90) days after the payment due date, Sezzle will report your Account as closed by Sezzle at that point in time. If you close your Sezzle Account and there are no amounts outstanding, we will report your Account as closed by consumer to the credit reporting agencies.

5. Your Rights under Federal Law.

For information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.

You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, you can contact the CRA directly. If you believe Sezzle has incorrectly reported information you may file a dispute with us as set forth in Section 6.

You have the right to obtain a free copy of your credit report from each of the three major nationwide consumer reporting agencies once a year. You can request your free report through one of the following ways:

Phone: call (877) 322-8228

Online: visit www.annualcreditreport.com

Mail: download and complete the Annual Credit Report Request form.

Mail the form to:

Annual Credit Report Request Service

P.O. Box 105281

Atlanta, GA 30348-5281

6. Credit Report Disputes.

You may submit any credit reporting disputes or, if you believe any of your information reported by Sezzle pursuant to these Terms is inaccurate, by (i) submitting an online request at https://creditreporting-sezzle.zendesk.com/hc/en-us/requests/new or (ii) by postal mail to Sezzle, Attention: Sezzle Legal Notices, 700 Nicollet Mall, Suite 640, Minneapolis, MN 55402.

Please include the following information with any credit reporting dispute: (1) sufficient information to identify your Sezzle Account, including but not limited to the first and last name; date of birth; Last 4 of SSN/SIN; address, email address; (2) the specific information you are disputing and explanation for the basis of the dispute; and (3) as applicable, any supporting documentation, such as a copy of the relevant portion of the consumer report that contains the alleged inaccurate information.

Disputes may be made by accountholders or legal representatives of accountholders.

6.1 Investigation of Disputed Information. Upon our receipt of a notice of dispute we will conduct an investigation and make a determination of the status of the disputed information. The investigation shall include, but is not limited to, all relevant information provided by you. We will conduct a reasonable investigation and advise you in writing of the results in a timely manner. If we determine that we have furnished inaccurate information to one or more CRAs, we will take the necessary steps to correct these records and instruct the CRA(s) to update your credit file.

7. Modification or Termination.

In our sole discretion, we reserve the right to modify these Terms or terminate the Sezzle Up program.

8. Arbitration and Class Action Waiver.

These Terms are subject to the Arbitration Provision and Class Action Waiver in Section 12.7 of the User Agreement.