SezzleCash User Terms

Last update: May 31, 2026; Effective date: June 1, 2026

These SezzleCash Terms ("SezzleCash Terms") supplement the Sezzle User Agreement ("User Agreement") and the Loan Agreement, including its Arbitration Provision, provided to you following approval of a Loan using SezzleCash service ("SezzleCash"). Capitalized terms used but not defined here 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 you agree to receive SezzleCash for details.

1. How to Use SezzleCash

SezzleCash allows you to receive an extension of credit (a "Loan") subject to approval by Lender in its sole discretion. If approved, your Loan will be disbursed as a single amount. Repayment may be required in full within a short-term period (such as approximately 14 days) or, depending on your eligibility, through biweekly installment payments over a longer period (such as 4 or 5 payments).

SezzleCash is transferred to your designated Funding Account following acceptance of your Loan Agreement. Transfers to a bank account typically arrive within 2 —3 banking business days. If your Funding Account is a debit card, funds may arrive as soon as 30 minutes.

Your use of the SezzleCash is governed by your Loan Agreement, which specifies the repayment terms and applicable fees . Advances of SezzleCash are repaid automatically from your Funding Account on the specific payment due date(s) identified in your Loan Agreement.

The Lender will separately review each request for SezzleCash. A Lender's approval of one advance of SezzleCash does not mean another will be approved. Your promise to pay will be obtained through consent of Loan terms at the time you accept your Loan Agreement.

2. Eligibility

You must apply and be approved by the Lender in its sole discretion to use SezzleCash. At minimum, to be eligible for SezzleCash, you must: (a) have an active Sezzle Account; (b) be a resident of an eligible U.S. state or territory where the service is offered; (c) link a valid debit account or bank account (a "Funding Account") able to receive and/or repay the SezzleCash and (d) have no SezzleCash outstanding. You are not eligible for SezzleCash if your Sezzle Account has (i) delinquent payments (ii) been deactivated or terminated for any reason, or (iii) suspended or otherwise placed on hold for any reason. Sezzle reserves the right to deny or revoke eligibility at any time.

3. Advance Amounts, Fees, and Repayment

The amount of each advance of SezzleCash, fees, and repayment terms will be disclosed at the time of your request, prior to acceptance of your Loan Agreement.

All advances of SezzleCash are subject to a Service Fee. The amount and due date of the Service Fee will be disclosed to you prior to acceptance of your Loan Agreement.

Additional costs may be associated with your SezzleCash, such as failed payment fees, late saver fees and late fees. Please review your Loan Agreement for more information on these fees. Unless otherwise stated in your Loan Agreement, repayment will occur automatically from your Funding Account on the Payment Due Date(s). You may repay early at any time without penalty. Please review your Loan Agreement for more information on repayment and prepayment.

4. Use of Funds

SezzleCash are subject to Sezzle's Acceptable Use Policy and are intended for short-term liquidity and personal, household, or family use only.

Sezzle is not responsible for how you use the funds once disbursed, and you agree not to rely on Sezzle or your Lender for financial, tax, or legal advice.