

Terms and Conditions

Terms of Service

This section contains the terms and conditions of use for Equity Sales Finance, Inc.'s (equitysalesfinance.com) "ESF" website. Each time you visit, you are agreeing to be bound by these terms and conditions and all applicable laws and regulations. Check these terms on a regular basis. ESF may revise these terms at any time and will not provide notice of changes beyond posting the revisions here. Your continued use of ESF's website will be an affirmative act of acceptance of any new or changed terms.

1. The content (e.g. text, images, video) on ESF's website may not be reproduced or republished, either online or offline, without ESF's express permission.
2. We do not guarantee that the content on the ESF website is complete or correct, and we may make changes to the material on the website at any time and without notice.
3. We shall not be liable or responsible for any kind of loss or damage that may result to you or a third party as a result of your or their use of the ESF website.
4. You agree that we may, in our sole discretion, terminate or suspend your access to all or part of the ESF website with or without notice and for any reason, including, without limitation, breach of these terms and conditions of use.

Prepayment/Refund Policy

You have the right to prepay your account balance early without a penalty. If you prepay in full or in part, you may be entitled to a refund or credit of part of the Finance Charge. This credit will be calculated using the actuarial method, unless the law requires otherwise. We will apply the credit to the amount you owe us, or if you paid us more than the amount owed to us under your Contract, we will comply with your state's laws when determining any applicable refund. If you prepay only a portion of the balance remaining under your Contract, we will apply the prepayment to your account balance; provided however, a prepayment will not excuse any later scheduled payments. You must still make all scheduled payments on time until the obligations in your Contract are completed in full. If you make a partial prepayment, your last payment or payments may be less than the scheduled amount due.

AUTHORIZATION AGREEMENT FOR PRE-ARRANGED PAYMENTS (ACH DEBITS)

Debit Card Auto Pay Authorization Disclaimer

I (we) hereby authorize Equity Sales Finance, Inc. ("ESF") to initiate Debit Card debit entries to my (our) account on a monthly basis. I (we) agree that any Debit Card debit entry to my (our) account returned unpaid, may be collected in the same manner an

unpaid paper check or debit card would be collected. All Debit Card regulations and fees set forth by the originator will be enforced. This authority is to remain in full force and effect until ESF has received written notification from me (or either of us) of its termination in such time and in such manner as to afford ESF a reasonable opportunity to act on it.

ACH Auto Pay Authorization Disclaimer

I (we) hereby authorize Equity Sales Finance, Inc. ("ESF") to initiate ACH debit entries to my (our) account on a monthly basis. I (we) agree that any ACH debit entry to my (our) account returned unpaid, may be collected in the same manner an unpaid paper check or debit card would be collected. All ACH or National Automated Clearing House Association regulations and fees set forth by the originator will be enforced. This authority is to remain in full force and effect until ESF has received written notification from me (or either of us) of its termination in such time and in such manner as to afford ESF a reasonable opportunity to act on it.

*****NOTICE*****

To cancel or stop any recurring auto pay payments, please log in to your Equity Sales Finance, Inc. website account portal at www.equitysalesfinance.com/portal/user/login.

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