# Logo

# **Genesis Credit Financing**

# Details

# **GENESIS OFFERS YOU**

- Instant decisions
- Credit lines up to \$6,000
- Seamless waterfall process
- Soft marketing credit pull
- Revolving line for repeat purchase
- No annual or application fees

### **GENESIS OFFERS YOUR CUSTOMERS**

- XXX% APR
- Promotions:
  - X months deferred interest
  - X months deferred interest
  - No deferred interest, fixed minimum monthly payment
- 5% fixed minimum monthly payment

# Payoff Example

Purchase Amount	Monthly Minimum Payment Example	Estimated Total Payment	Estimated Monthly Payment to Pay Off Promotion Within:	
			6 Months	12 Months
\$1,000	\$50	\$1,500	\$167	\$84
\$2,000	\$100	\$3,000	\$334	\$167
\$3,000	\$150	\$4,500	\$500	\$250
\$4,000	\$200	\$6,000	\$667	\$334
\$5,000	\$250	\$7,500	\$834	\$417
\$6,000	\$300	\$9,000	\$1,000	\$500

# Suppor

# PHONE HELP FOR CUSTOMERS

Contact Customer Support at 1-866-502-6439

Sun - Sat: 6 am to 6 pm PST

## PHONE HELP FOR ASSOCIATES

Contact Partner Support at 1-800-942-4308

Mon - Sat: 5 am to 10 pm PST

Sun: 7 am to 8 pm PST

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# **Genesis Credit Financing**

### 12 OR 6 MONTH

- Customers qualify for either a 12 or 6 month deferred interest promotion at time of approval
- The same 12 or 6 month promotion is applied to all purchases made by customers on their Genesis account
- Customer can avoid paying interest if full balance is paid off within the promotion period: 6 or 12 months
- Customer has option to pay minimum payments instead and will pay the deferred interest

# NO PROMOTION (O MONTH)

- Customer did not qualify for a promotion at time of approval
- No purchases the customer makes will have a deferred interest promotion applied
- Customer makes low monthly payment until their balance is paid in full
- Typical balance payoff can take 24 to 29 months when only the minimum payment is made
- Customers can pay their full balance off at any time without a fee or penalty

# FAQs

## When will the customer get their first bill?

After making their first purchase using their Genesis Credit account.

# Can a customer pay their balance off early?

Yes, there is no penalty!

# Can customers make another purchase without reapplying?

Yes, accounts revolve! Each additional purchase will also have the same promotion applied to it that the customer qualified for at time of application.

### Are credit line increases offered?

Credit line increases may be offered from time to time, but are automated and driven by Genesis. Requests by the store or applicant cannot be honored.

# When does interest start accruing?

Deferred or not, interest begins accruing from the date of the purchase settlement.

# How will customers be notified if they need to make a payment?

Customers will receive a monthly billing statement which will reflect the amount due and the due date.