

Installment Payment Authorization

You authorize us (Afterpay) to charge your Payment Method for the down payment immediately. The amount of the down payment will be based on your final purchase amount confirmed by the merchant, as described in the Installment Agreement.

You also authorize us to charge your Payment Method in the amounts and on the future payment dates in your Future Payment Schedule (as identified and provided to you in your Installment Agreement, as it may be superseded by the Final Payment Schedule delivered to you as a supplement to the Installment Agreement), and to correct any erroneous transactions.

You are responsible for all fees charged by your financial institution associated with the payments. You must update your Afterpay account with all changes to your debit/credit card and/or bank account information. If you do not update this information and we are unable to charge your Payment Method for an amount due, you will be subject to late fees and you may be charged fees by your financial institution.

Declined Payments

If we are unable to collect any payment because your Payment Method is declined, you authorize us to charge any debit or credit card you provide to us that payment plus Late Fees, at any time prior to or within 15 days after the maturity date identified on your final Future Payment Schedule.

If you select a bank account as your payment method and we are unable to collect any payment because your payment method is declined, we will not reattempt to collect the payment from your bank account. Please note that your financial or banking institution may charge you a fee for a returned or unsuccessful payment. We will not be held responsible for any fees assessed by your financial or banking institution for returned or unsuccessful payment agreement payments.

Revocation of Authorization

You may revoke this authorization at any time by contacting our Customer Service center at info@afterpay.com. Any notice of revocation must be received at least three (3) business days prior to the next scheduled payment due date to avoid the next scheduled payment from being automatically debited from your account. If you revoke

this authorization, you understand that you will be responsible for making your payments by another payment method.

Notice of Varying Amount

You have the right to receive advance notice if any payment we seek will vary from the amount authorized above or from the prior payment in this authorization. We will notify you of such changes via email at least ten (10) business days before the varying payment is due. If you would like to opt-out of receiving these notices, please contact our Customer Service center at info@afterpay.com.

Preferred Payment Method

By accepting this agreement, you authorize Afterpay to charge the Payment Method you selected at checkout or in the customer portal. You are responsible for ensuring that you have sufficient funds available to make Installment Payments on the dates specified in your Final Payment Schedule.