

## Petal One-Time Online Payment Terms and Conditions

Last Modified: August 27, 2019

### CONSENT TO ELECTRONIC WITHDRAWAL

You authorize Petal, as the servicer for the Petal Card, and any successive servicer (together “we” or “us”) to initiate an automated clearing house (ACH) debit in your name from the financial account you specified and in the U.S. Dollar amount you requested through the Petal application of Petal’s website, on or soon after the payment date you specified. If the debit amount you request exceeds the outstanding balance on your Petal credit card account (“Account”), we may reduce that debit amount to equal the outstanding balance. **Payments initiated after 7:59 PM ET will be credited to your account the following day.**

In the event we make an error in processing an electronic debit, you authorize us to correct the error by initiating an electronic credit or debit to the Account in the amount of such error on or after the date such error occurs. If you make a typographical or similar error in providing us with information about your Account, you authorize us to correct the error upon receiving corrected information from you or your financial institution. In the event the electronic debit is rejected, you authorize us to reinitiate it up to as many times as is permitted by network rules, without further notice to you. However, you agree that we are under no obligation to reinitiate any rejected debits.

You understand you are only able to terminate this Authorization for future payments by either canceling the payment within the Petal application or Petal website, or by calling us at the number on the back of your Petal card. We will honor termination requests to the best of our ability; however, for various reasons we may not be able to honor all requests. **We are not liable for failing to stop a payment once you submit and agree to it. Therefore, you should not schedule this payment unless you are satisfied that you will not need to stop the payment.**

### OTHER IMPORTANT INFORMATION

**Applicable Laws and Network Rules:** You understand that this Authorization is subject to applicable law and network rules.

**Charges/Fees:** You understand that your financial institution may impose fees in connection with rejected debits, and you agree that we do not have any liability to you for such fees.

**Consent to Electronic Communication:** You consent to receive a one-time confirmation of your Electronic Payment electronically to the e-mail address you have provided to us. However, we reserve the right to send the confirmation via paper under certain conditions.

**Note for Massachusetts Residents; General Disclosure Statement:** Any documentation provided to you which indicate an electronic fund transfer was made will be admissible as evidence of such transfer and will constitute prima facie proof that such transfer was made. The initiation by you of certain electronic funds transfers from your account will, except as otherwise provided in these terms and conditions, effectively eliminate your ability to stop payment of the transfer.

END OF DOCUMENT