

### **HOW EASY IS IT TO APPLY?**

Very easy! Online applications only require basic information and you can receive an approval in just a few seconds.

### **HOW MUCH WILL I BE APPROVED FOR?**

Depending on your application details, we can approve you between \$300 and \$5,000

### **IF I HAVE BAD CREDIT, WILL I BE DECLINED?**

- Even if you have bad credit, that's ok. Credova considers all credit types in the approval process and some financing providers accept bad credit, it entirely depends on the financing provider. Keep in mind, there is no hard credit inquiry, so applying won't affect your credit.

### **WHAT IF MY ORDER TOTAL IS GREATER THAN MY APPROVAL AMOUNT?**

You can finance up to the full amount of your approval. If your order cost exceeds your approval amount, you will be required to pay the difference to the retailer.

### **WHAT TYPE OF FINANCING IS OFFERED?**

Credova is partnered with a network of financing options that offer retail installment sales contracts (RISCs) and/or closed-end consumer lease agreements.

### **What is the difference between a RISC and a closed-end consumer lease agreement?**

With a RISC, you are purchasing the item and agreeing to make installment payments over a specific term plus any associated interest rate. A closed-end consumer lease agreement doesn't have an interest rate, but rather charges monthly leasing fees. With a closed-end consumer lease, you are leasing the item/s from a lessor and have the option to purchase the item during the course of the lease.

### **WHAT IS A CLOSED-END CONSUMER LEASE AGREEMENT?**

A closed-end consumer lease agreement doesn't have an interest rate, but rather charges monthly leasing fees. With a closed-end consumer lease, you are leasing the item/s from a lessor and have the option to purchase the item during the course of the lease.

### **WHAT ARE LEASING FEES?**

If you choose to finance with a company offering a closed-end consumer lease, with each monthly payment, you will pay leasing fees. These fees represent the premium charged by the lessor for allowing you to lease an item and will vary depending on customer approval information. Please review your offer/s carefully prior to completing your agreement.

### **WHAT IS THE INTEREST RATE?**

The interest rate is the amount charged, as a percentage of principal, by a retailer to a customer for the ability to pay for an item over time. This is often expressed over an annual basis commonly referred to as the annual percentage rate (APR). With a RISC, the system considers more than just your credit and your interest rate will vary based on the information provided. Please review your offer/s carefully prior to completing your agreement.

### **AM I LOCKED INTO MY FINANCING CONTRACT FOR THE FULL TERM?**

Not at all. You can payoff your balance at anytime and there are never any prepayment penalties!

### **WHAT INFORMATION DO I NEED TO APPLY?**

- Open/Active checking or savings account
- Government issue photo ID
- Email Address
- Social Security Number
- Income/Employment information
- Phone Number and Address

### **HOW OFTEN ARE PAYMENTS MADE?**

Payments are made on a monthly basis.

### **WHEN WILL MY PURCHASE BE SHIPPED TO ME?**

Please keep in mind, any firearm purchase must be shipped to your local FFL dealer rather than your home address. For shipping timing and tracking, please review the retailer's policies.

### **HOW MUCH DO I HAVE TO PAY TODAY?**

You will be required to complete your first payment at the time of contract signature. During checkout, you will have the ability to make that first payment.

### **WHAT IF I NEED TO RETURN MY PURCHASE?**

If you need to make a return, please reach out to the retailer you purchased from to determine their return policy.

### **CAN I FINANCE IF I AM OUT OF STATE?**

Yes, you can finance if you are out of state. Certain restrictions may apply. Please contact the retailer you are shopping with to determine their purchase policy.

### **HOW DO I APPLY?**

To apply, select the Credova banner or select an Apply Now or Learn More button on the retailers website. You can also visit [www.Credova.com](http://www.Credova.com) and select the Apply Now button in the top right corner. Select your preferred retailer during the application process.

### **IF I AM APPROVED, HOW LONG IS MY APPROVAL GOOD FOR?**

Pre-qualification approvals are good for 30 days while full approvals are good for 60 days.

### **IF I AM HAVING TROUBLE WITH MY APPLICATION, WHO CAN HELP?**

If you have any questions about your financing or need assistance with your application, please reach out to Credova support at 833-273-3682. You can also email support at [info@credova.com](mailto:info@credova.com) or visit the Credova website at [www.credova.com](http://www.credova.com) and select the Chat feature from the homepage.