

## Terms and Conditions

Welcome to TURBO99!

TURBO99 ("TURBO99", "TURBO99 ", "we", "us", "our") provides our Services (described below) to you through our website located at [www.Turbo99.com](http://www.Turbo99.com) (the "Site") and through our online content, tools and services related to the marketplace, whether accessed on the Site or through third-party websites, mobile sites and/or applications (collectively, such services, including any new features and applications, and the Site, the "Services"), subject to the following Terms of Service (as amended from time to time, these "Terms of Service"). We reserve the right, on our sole discretion, to change or modify portions of these Terms of Service at any time without further notice. You should periodically visit this page to review the current Terms of Service, so you are aware of any revisions to which you are bound. If we make any revisions, we will post them on this page and will indicate at the top of this page the date these Terms of Service were last revised. We will also notify you of any material changes through a pop-up notice, email or other reasonable means. Your continued use of the Services after any such changes constitutes your acceptance of the new Terms of Service. If you do not agree to abide by these or any future Terms of Service, do not use or access (or continue to use or access) the Services. In addition, when using certain services, you will be subject to any additional terms applicable to such services that may be posted on or in connection with the Services from time to time, including, without limitation, the Privacy Policy located here. All such terms are hereby incorporated by reference into these Terms of Service. If there is any conflict between such additional terms and these Terms of Service, the additional terms will supplement or amend these Terms of Service, but only with respect to the matters governed by the additional terms.

## Disclaimer

\*APRs on loan offers from the panel of lending partners on Turbo99.com range from 6.7% to 160%, with loan durations between 6 months and 144 months. Repayment examples (for illustrative purposes only): a \$10,000 loan at 4.89% APR with a term of 3 years would result in 36 monthly payments of \$299 (Total repayable: \$10,772) and a \$10,000 loan at 9.99% APR with a term of 5 years would result in 60 monthly payments of \$201.81 (Total repayable: \$12,108.60). Each state has specific rules and regulations that govern lending partners. The amount you can borrow, the APR, and repayment term are based on your state's laws, the lending partner, and your creditworthiness.

†The operator of this website is not a lender or party to any loan or other transaction, does not broker loans to lending partners, and does not make loans or credit decisions. This website will submit the information you provide to lending partners in our database depending on the information provided, who will first use a soft credit check(s) to assess your eligibility for a loan. The amount of any loan offer, if one is made, will vary depending on the lending partner, your creditworthiness and your state's laws. There is no guarantee you will be presented with any personalized loan offers, or that upon presentation of any personalized loan offers you will qualify for the rates, fees, or terms shown on this site.

This website does not constitute an offer or solicitation to borrow, acceptance into any particular loan program, or specific loan terms or conditions. Providing your information on this website does not guarantee that you will be approved for a loan.

If you receive a loan offer from one of our lending partners, it is imperative that you review each lender's terms and conditions before proceeding with an application for a loan and please note that at the point of application with the lending partner you may be subject to a full credit check.

In order to help the government fight identity theft, the funding of terrorism and money laundering activities, lending partners may verify and record information that identifies you. The operator of this website is not an agent, representative or broker of any lender. We do not endorse or recommend any lending partners. We do not charge you for any service or product.

## APR Disclosure

The Annual Percentage Rate (APR) is the yearly cost of credit, represented as a percentage. The APR includes fees related to originating the loan, not just the interest payments. By law (the Truth in Lending Act), the lender must show you the APR before you enter into a loan agreement. States have laws limiting the APR that the lender or partner can charge you. Please read the lender's terms and conditions in full before proceeding with a loan.

‡The loan offers that appear on this website are from lending partners from which TURBO99 receives compensation for its services, tools, and facilities. TURBO99 does not include all lending partners, or all types of loan offers available in the marketplace. The underwriting criteria necessary for approval is determined by the lenders (not TURBO99) and it is imperative that you review each lender's terms and conditions before proceeding with an application for a loan. You must determine which loan works for you and your personal financial situation. All rates, fees, and terms are presented without guarantee and

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The offers that appear are from companies which Turbo99 and its partners receive compensation. This compensation may influence the selection, appearance, and order of appearance of the offers listed below. However, this compensation also facilitates the provision by Turbo99 of certain services to you at no charge. The offers shown below do not include all Financial Services companies or all of their available products and service offerings. Additional Information We do not charge any fee or cost to submit a loan request with Turbo99. The actual loan rate depends on the loan amount and term requested, as well as your credit score, usage and history. If you are offered a loan, you will have the opportunity to review the final offer made by the lender or lending partner, and to accept the loan agreement made directly between you and lender or lending partner. The lenders and lending partners we work with may charge an origination fee for facilitating the loan to you. For example, on a \$10,000 loan with a 5% origination fee, you will incur a \$500 origination fee and \$9,500 upon successful issuance of your loan. The rate, terms and fees will be based on your individual credit history and will be underwritten by the lender and not by Turbo99. Please note, our lenders and lending partners' privacy policy and security policies may differ from Turbo99 standards. Turbo99 assumes no responsibility, nor does it control, endorse or guarantee any aspect of your use of the linked site. All rates, fees and terms are presented without guarantee and are subject to change pursuant to each provider's discretion and may not be available in all states or for all types of loans. There is no guarantee you will be approved or qualified for the advertised rates, fees or terms presented. This website does not include all the lending companies, or all available lending offers that may be available to you. Personal loan rate examples (for illustrative purposes only): a \$10,000 loan at 4.89% APR with a term of 3 years would result in 36 monthly payments of \$299 (Total repayable: \$10,772) and a \$10,000 loan at 9.99% APR with a term of 5 years would result in 60 monthly payments of \$201.81 (Total repayable: \$12,108.60). Each state has specific rules and regulations that govern lending partners. The amount you can borrow, the APR, and repayment term are based on your state's laws, the lending partner, and your creditworthiness. The operator of this website is not a lender and does not make loans or credit decisions. This website will submit the information you provide to lending partners, who will first use a soft credit check(s) to assess your eligibility for a loan. There is no guarantee you will be presented with any personalized loan offers, or that upon presentation of any personalized loan offers you will qualify for the rates, fees, or terms shown on this site. Providing your information on this website does not guarantee that you will be approved for a loan. If you receive a loan offer, it is imperative that you review the lending partners terms and conditions before proceeding with an application for a loan and please note that at the point of application with the lending partner you may be subject to a full credit check.