

Get to Know Our Products



An Improved Financing Platform



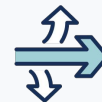
Multi-offer Process

Set your available credit products, then with our multi-offer process, your customers can select the loan product that best fits their needs, increasing close rates and funding rates.



Soft Credit Pulls

Pre-qualified offers are presented to your customers while only taking a soft pull of credit, not affecting their credit score.



Closed-Loop Financing

Using closed-loop financing ensures that a customer can only spend their loan funds at your business.

Our platform is designed with features that allow your business to offer financing with minimal friction.

Our Products and How They Meet Customer Needs

All of our Consumer Loan offerings are:

✓ Closed-End

Closed-end credit is a loan or type of credit where the funds are dispersed when the loan closes, is not replenishable, and must be paid back, including interest and finance charges, by a specific date.

✓ Installment

An "installment loan" is any loan that is repaid with regularly scheduled payments or installments.

Our Loans are not:

✗ Bridge Loans

Or intended for a borrower to use proceeds of another loan to pay off a loan under the Momnt program.

✗ Refinancing

Our loans **cannot** be refinanced through Momnt.

✗ Credit Cards

Our loans are closed-end and not replenishable.

⚠ Important: Security Interest Disclosure

Some home improvement loans offered through Momnt are secured loans. The lender may hold a security interest in the collateral identified in the loan agreement until the loan is repaid in full. A UCC financing statement or fixture filing may be recorded, which may be relevant if the customer refinances or sells their home. Residents of CA, TX, and WI: the security interest may also affect the rights of a spouse or domestic partner.

Purchase Window

What is a “Purchase Window”?

Momnt offers your customers the ability to make purchases during a 5-month period (“Purchase Window”).

Purchase Window Start Date: The Purchase Window starts when the customer accepts a loan for the goods or services purchased.

Purchase Window End Date: The Purchase Window ends 5 months after the Purchase Window Start Date.

What if my customer does not make a purchase during the purchase window?

If the consumer doesn’t make any purchases during the purchase window, they have no balance and the loan is closed, costing the consumer and the merchant nothing.

What if my customer wants to make a purchase after the purchase window has closed?

If the consumer wants to make purchases after their purchase window has closed, the consumer will need to reapply for a loan as their credit might have changed.

Are there any reasons why the consumer can’t make a purchase even if the purchase window is open?

Only a few:

- If the consumer is late on one or more required payments, they will not be able to draw on their credit limit
- The consumer has requested the account to be closed
- The consumer is unable to transact due to other reasons or technical issues

Momnt Product Selection

Type	Terms	Consumer APR	Customer Needs
Deferred Interest	90 - 108 Months	17.99%	
Fixed, Low Rate (3-year term)	36 Months	2.99%, 5.99%, 8.99%	
Fixed, Low Rate (5-year term)	60 Months	2.99%, 5.99%, 8.99%, 9.99%, 11.99%, 13.99%	 
Fixed, Low Rate (7-year term)	84 Months	2.99%, 5.99%, 8.99%, 9.99%, 11.99%, 13.99%	 
Fixed, Low Rate (10-year term) ●	120 Months	2.99%, 5.99%, 8.99%, 9.99%, 11.99%, 13.99%	 
Fixed, Low Rate (12-year term) ●	144 Months	2.99%, 5.99%, 8.99%, 9.99%, 11.99%, 13.99%	 
Fixed, Low Rate (15-year term) ●	180 Months	2.99%, 5.99%, 8.99%, 9.99%, 11.99%, 13.99%	 
Guaranteed Monthly Payment	44-180 Months	6.99% - 17.99%	 
Zero Interest Loan	24-60 Months	0.00%	 
Fixed Rate, Risk-Based Pricing ●	120-180 Months	9.99% - 17.99%	

 **Promotion Motivated Customers**
"I normally pay cash"

 **Interest Rate Sensitive Customers**
"I won't pay over X% interest rate"

 **Payment Sensitive Customers**
"I can only pay \$X per month"

Certain loans disbursed under \$6,000 remain capped at 11.99% APR in Massachusetts, per M.G.L. c. 140, § 96.

Loan terms are subject to credit profile and risk grade of applicant.

● These products can have a \$75,000 credit limit.

Loan Sizes: \$3,100 - \$75,000 depending on the state & borrower

Example Offering Package

Recommended Base Package						
Product Family	Product ID	Consumer APR	Loan Term	Promotion	Amortization Period	Behavior Type
Deferred Interest	PD-NY-12-07	17.99%	96 Months	<u>12 Months</u> interest-only payments, deferred interest	84 Months	
Guaranteed Monthly Payment	PMT-200	6.99% - 17.99%	65 - 180 Months	<u>Guaranteed Fixed Payment</u> regardless of credit	60-175 Months	 
Fixed Rate, Risk-Based Pricing	FR-RBP-10 	9.99% - 17.99%	120 Months	<u>5 Months</u> interest-only payments	115 Months	
Fixed, Low Rate	FR-0999-07	9.99%	84 Months	<u>5 Months</u> interest-only payments	79 Months	 

Products for all Borrowers



Promotion Motivated Customers
"I normally pay cash"



Interest Rate Sensitive Customers
"I won't pay over X% interest rate"



Payment Sensitive Customers
"I can only pay \$X per month"

 These products can have a \$75,000 credit limit.

Product Detail – Deferred Interest, No Payment Required During Promotion



Product ID	Consumer APR	Loan Term	Promotional Period	Amortization Period	Payment Factor Range
PD-NN-06-07	17.99%	90 Months	<u>6 Months</u> no payments, deferred interest	84 Months	2.21%
PD-NN-12-07	17.99%	96 Months	<u>12 Months</u> no payments, deferred interest	84 Months	2.32%
PD-NN-18-07	17.99%	102 Months	<u>18 Months</u> no payments, deferred interest	84 Months	2.42%
PD-NN-24-07	17.99%	108 Months	<u>24 Months</u> no payments, deferred interest	84 Months	2.53%

Product Family Description

Depending on the product, the consumer has between 6 and 24 months Deferred Interest promotion followed by 84 months of amortization with fixed APR of 17.99%. Purchase Window open for 5 months. No payments are assessed during promotion starting at approval, but interest is accruing; interest will be reversed if loan is paid off by promotion expiration.

Key Points:

- Promotion: 6-24 months Deferred Interest Promotion starting at approval; No Payments are assessed during the promotion, but interest is accruing
- If the spend on the loan is paid back before the promotion expires, all interest and fees will be reversed
- If the loan is not paid off in promotion, installment payments begin based on APR of 17.99% for the remaining life of the loan
- Total Loan Term is 90-108 months

Example: PD-NN-06-07*

Loan Amount	APR	Loan Term	Promotional Period	Promotional Period Payment	Amortization Period	Amortization Period Payment
\$10,000	17.99%	90 Months	6 Months	\$0.00 Interest / mo. \$0.00 Principal / mo.	84 Months	\$221.00 / mo.

Product Detail – Deferred Interest, Interest Only Payment Required During Promotion



Product ID	Consumer APR	Loan Term	Promotional Period	Amortization Period	Payment Factor Range
PD-NY-06-07	17.99%	90 Months	<u>6 Months</u> Deferred Interest, Interest-Only Payments	84 Months	2.11%
PD-NY-12-07	17.99%	96 Months	<u>12 Months</u> Deferred Interest, Interest-Only Payments	84 Months	2.11%
PD-NY-18-07	17.99%	102 Months	<u>18 Months</u> Deferred Interest, Interest-Only Payments	84 Months	2.11%
PD-NY-24-07	17.99%	108 Months	<u>24 Months</u> Deferred Interest, Interest-Only Payments	84 Months	2.11%

Product Family Description

Depending on the product, the consumer has between 6 and 24 months Deferred Interest promotion followed by 84 months of amortization with fixed, risk-based APR of 17.99% . Purchase Window open for 5 months. Interest-only payments are assessed during promotion starting at approval, but interest will be reversed if loan is paid off by promotion expiration.

Key Points:

- Promotion: 6-24 months Deferred Interest Promotion starting at approval; Interest accrues during the promotion but, If you pay back what you spent during your purchase window before the promotion expires, all interest and fees will be reversed
- Payments are assessed during the promotion in the amount of the interest that is accruing. If you pay back what you spent during your purchase window before the promotion expires, these payments count toward principal.
- If the loan is not paid off in promotion, installment payments begin based on risk-based APR of 17.99% for the remaining life of the loan
- Total Loan Term is 90-108 months

Example: PD-NY-06-07*

Loan Amount	APR	Loan Term	Promotional Period	Promotional Period Payment	Amortization Period	Amortization Period Payment
\$10,000	17.99%	90 Months	6 Months	\$150.00 Interest / mo. \$0.00 Principal / mo.	84 Months	\$210.00 / mo.

Product Detail – Fixed, Low-Rate (3 Year)



Product ID	Consumer APR	Loan Term	Interest-Only Period	Amortization Period	Payment Factor
FR-0299-03	2.99%	36 Months	5 Months	31 Months	3.36%
FR-0599-03	5.99%	36 Months	5 Months	31 Months	3.49%
FR-0899-03	8.99%	36 Months	5 Months	31 Months	3.63%

Product Family Description

Depending on product, the consumer has 36 statement amortizing loan with low, fixed rate between 2.99% - 8.99%. Purchase Window open for 5 months. Up to 5 interest-only payments followed by 31 amortizing payments starting at approval.

Key Points:

- Promotion: Standard Installment loan with fixed, low-rate between 2.99% - 8.99%
- Purchase window open for the first 5 months after approval
- Interest Only Payments are assessed during the purchase window
- After the purchase window closes, the loan converts to an amortizing installment loan.
- Total Term is 36 months

Example: FR-0299-03*

Loan Amount	APR	Loan Term	Interest-Only Period	Interest-Only Period Payment	Amortization Period	Amortization Period Payment
\$10,000	2.99%	36 Months	5 Months	\$24.92 Interest / mo. \$0.00 Principal / mo.	31 Months	\$336.00 / mo.

Product Detail – Fixed, Low-Rate (5 Year)



Product ID	Consumer APR	Loan Term	Interest-Only Period	Amortization Period	Payment Factor
FR-0299-05	2.99%	60 Months	5 Months	55 Months	1.95%
FR-0599-05	5.99%	60 Months	5 Months	55 Months	2.08%
FR-0899-05	8.99%	60 Months	5 Months	55 Months	2.23%
FR-0999-05	9.99%	60 Months	5 Months	55 Months	2.28%
FR-1199-05	11.99%	60 Months	5 Months	55 Months	2.38%
FR-1399-05	13.99%	60 Months	5 Months	55 Months	2.48%

Product Family Description

Depending on product, the consumer has 60 statement amortizing loan with low, fixed rate between 2.99% - 13.99%. Purchase Window open for 5 months. Up to 5 interest-only payments followed by 55 amortizing payments starting at approval.

Key Points:

- Promotion: Standard Installment loan with fixed, low-rate between 2.99% - 13.99%
- Purchase window open for the first 5 months after approval
- Interest Only Payments are assessed during the purchase window
- After the purchase window closes, the loan converts to an amortizing installment loan.
- Total Term is 60 months

Example: FR-0299-05*

Loan Amount	APR	Loan Term	Interest-Only Period	Interest-Only Period Payment	Amortization Period	Amortization Period Payment
\$10,000	2.99%	60 Months	5 Months	\$24.92 Interest / mo. \$0.00 Principal / mo.	55 Months	\$195.00 / mo.

Product Detail – Fixed, Low-Rate (7 Year)



Product ID	Consumer APR	Loan Term	Interest-Only Period	Amortization Period	Payment Factor
FR-0299-07	2.99%	84 Months	5 Months	79 Months	1.40%
FR-0599-07	5.99%	84 Months	5 Months	79 Months	1.54%
FR-0899-07	8.99%	84 Months	5 Months	79 Months	1.69%
FR-0999-07	9.99%	84 Months	5 Months	79 Months	1.74%
FR-1199-07	11.99%	84 Months	5 Months	79 Months	1.84%
FR-1399-07	13.99%	84 Months	5 Months	79 Months	1.95%

Product Family Description

Depending on product, the consumer has 84 statement amortizing loan with low, fixed rate between 2.99% - 13.99%. Purchase Window open for 5 months. Up to 5 interest-only payments followed by 79 amortizing payments starting at approval.

Key Points:

- Promotion: Standard Installment loan with fixed, low-rate between 2.99% - 13.99%
- Purchase window open for the first 5 months after approval
- Interest Only Payments are assessed during the purchase window
- After the purchase window closes, the loan converts to an amortizing installment loan.
- Total Term is 84 months

Example: FR-0299-07*

Loan Amount	APR	Loan Term	Interest-Only Period	Interest-Only Period Payment	Amortization Period	Amortization Period Payment
\$10,000	2.99%	84 Months	5 Months	\$24.92 Interest / mo. \$0.00 Principal / mo.	79 Months	\$140.00 / mo.

Product Detail – Fixed, Low-Rate (10 Year)



Product ID	Consumer APR	Loan Term	Interest-Only Period	Amortization Period	Payment Factor
FR-0299-10 ●	2.99%	120 Months	5 Months	115 Months	1.01%
FR-0599-10 ●	5.99%	120 Months	5 Months	115 Months	1.15%
FR-0899-10 ●	8.99%	120 Months	5 Months	115 Months	1.31%
FR-0999-10 ●	9.99%	120 Months	5 Months	115 Months	1.36%
FR-1199-10 ●	11.99%	120 Months	5 Months	115 Months	1.47%
FR-1399-10 ●	13.99%	120 Months	5 Months	115 Months	1.59%

Product Family Description

Depending on product, the consumer has 120 statement amortizing loan with low, fixed rate between 2.99% - 13.99%. Purchase Window open for 5 months. Up to 5 interest-only payments followed by 115 amortizing payments starting at approval.

Key Points:

- Promotion: Standard Installment loan with fixed, low-rate between 2.99% - 13.99%
- Purchase window open for the first 5 months after approval
- Interest Only Payments are assessed during the purchase window
- After the purchase window closes, the loan converts to an amortizing installment loan.
- Total Term is 120 months

Example: FR-0299-10*

Loan Amount	APR	Loan Term	Interest-Only Period	Interest-Only Period Payment	Amortization Period	Amortization Period Payment
\$10,000	2.99%	120 Months	5 Months	\$24.92 Interest / mo. \$0.00 Principal / mo.	115 Months	\$101.00 / mo.

● These products can have a \$75,000 credit limit.

Product Detail – Fixed, Low-Rate (12 Year)



Product ID	Consumer APR	Loan Term	Interest-Only Period	Amortization Period	Payment Factor
FR-0299-12 ●	2.99%	144 Months	5 Months	139 Months	0.86%
FR-0599-12 ●	5.99%	144 Months	5 Months	139 Months	1.00%
FR-0899-12 ●	8.99%	144 Months	5 Months	139 Months	1.17%
FR-0999-12 ●	9.99%	144 Months	5 Months	139 Months	1.22%
FR-1199-12 ●	11.99%	144 Months	5 Months	139 Months	1.34%
FR-1399-12 ●	13.99%	144 Months	5 Months	139 Months	1.46%

Product Family Description

Depending on product, the consumer has 144 statement amortizing loan with low, fixed rate between 2.99% - 13.99%. Purchase Window open for 5 months. Up to 5 interest-only payments followed by 139 amortizing payments starting at approval.

Key Points:

- Promotion: Standard Installment loan with fixed, low-rate between 2.99% - 13.99%
- Purchase window open for the first 5 months after approval
- Interest Only Payments are assessed during the purchase window
- After the purchase window closes, the loan converts to an amortizing installment loan.
- Total Term is 144 months

Example: FR-0299-12*

Loan Amount	APR	Loan Term	Interest-Only Period	Interest-Only Period Payment	Amortization Period	Amortization Period Payment
\$10,000	2.99%	144 Months	5 Months	\$24.92 Interest / mo. \$0.00 Principal / mo.	139 Months	\$86.00 / mo.

● These products can have a \$75,000 credit limit.

Product Detail – Fixed, Low-Rate (15 Year)



Product ID	Consumer APR	Loan Term	Interest-Only Period	Amortization Period	Payment Factor
FR-0299-15 ●	2.99%	180 Months	5 Months	175 Months	0.71%
FR-0599-15 ●	5.99%	180 Months	5 Months	175 Months	0.86%
FR-0899-15 ●	8.99%	180 Months	5 Months	175 Months	1.03%
FR-0999-15 ●	9.99%	180 Months	5 Months	175 Months	1.09%
FR-1199-15 ●	11.99%	180 Months	5 Months	175 Months	1.22%
FR-1399-15 ●	13.99%	180 Months	5 Months	175 Months	1.35%

Product Family Description

Depending on product, the consumer has 180 statement amortizing loan with low, fixed rate between 2.99% - 13.99%. Purchase Window open for 5 months. Up to 5 interest-only payments followed by 175 amortizing payments starting at approval.

Key Points:

- Promotion: Standard Installment loan with fixed, low-rate between 2.99% - 13.99%
- Purchase window open for the first 5 months after approval
- Interest Only Payments are assessed during the purchase window
- After the purchase window closes, the loan converts to an amortizing installment loan.
- Total Term is 180 months

Example: FR-0299-15*

Loan Amount	APR	Loan Term	Interest-Only Period	Interest-Only Period Payment	Amortization Period	Amortization Period Payment
\$10,000	2.99%	180 Months	5 Months	\$24.92 Interest / mo. \$0.00 Principal / mo.	175 Months	\$71.00 / mo.

● These products can have a \$75,000 credit limit.

Product Detail – Guaranteed Monthly Payment



Product ID	Consumer APR	Loan Term	Interest-Only Period	Amortization Period	Payment Factor
PMT-150	6.99% - 16.30%	90 - 180 Months	5 Months	85 - 175 Months	1.50%
PMT-200	6.99% - 17.99%	65 - 98 Months	5 Months	60 - 93 Months	2.00%
PMT-250	6.99% - 17.99%	51 - 66 Months	5 Months	46 - 61 Months	2.50%
PMT-300	6.99% - 17.99%	43 - 52 Months	5 Months	38 - 47 Months	3.00%

Product Family Description

Depending on product, the consumer monthly payment is guaranteed to be between 1.50% and 3.00% of spend with fixed, risk-based APR between 6.99% and 23.19% and term between 43 and 98 months. Purchase Window open for 5 months. Up to 5 interest-only payments followed by 38-93 amortizing payments starting at approval.

Key Points:

- Promotion: Monthly payment guaranteed to be between 1.50% and 3.00% of spend starting after purchase window closes
- APR is assigned by risk between 6.99% and 23.19%
- After APR is assigned, term is adjusted to guarantee monthly payment amount between 38 and 175 months
- Purchase window open for the first 5 months after approval
- Interest Only Payments are assessed during the purchase window
- After the purchase window closes, the loan converts to an amortizing installment loan

Example: PMT-150*

Loan Amount	APR	Loan Term	Interest-Only Period	Interest-Only Period Payment	Amortization Period	Amortization Period Payment
\$10,000	6.99%	90 Months	5 Months	\$58.25 Interest / mo. \$0.00 Principal / mo.	85 Months	\$150.00 / mo.

Product Detail – Zero Interest Loan (ZIL)



Product ID	Consumer APR	Loan Term	Promotional Period	Amortization Period	Payment Factor
ZIL-24	0.00%	24 Months	<u>5 Months</u> of up to 5 fixed payments at 1% of spend	19 Months	5.00%
ZIL-36	0.00%	36 Months	<u>5 Months</u> of up to 5 fixed payments at 1% of spend	31 Months	3.07%
ZIL-60	0.00%	60 Months	<u>5 Months</u> of up to 5 fixed payments at 1% of spend	55 Months	1.73%

Product Family Description

Depending on the product, the consumer has between 24 and 60 months of a principal-only amortizing loan. Purchase window open for 5 months. Up to 5 fixed payments during the purchase window at 1% of spend. Remaining balance is amortized at 0% for the remaining term. Customer will only be responsible for paying back what is spent during the purchase window in addition to any fees that might incur.

Key Points:

- Promotion: 0% APR for the life of the loan
- Purchase window open for the first 5 months after approval
- Payments of 1% of total spend to date are assessed during the purchase window
- After the purchase window closes, the loan converts to an amortizing installment loan
- Total Term is 24-60 months

Example: ZIL-24*

Loan Amount	APR	Loan Term	Promotional Period	Promotional Period Payment	Amortization Period	Amortization Period Payment
\$10,000	0.00%	24 Months	5 Months	\$0.00 Interest / mo. \$100.00 Principal / mo.	19 Months	\$500.00 / mo.

Product Detail – Fixed Rate, Risk-Based Pricing



Product ID	Consumer APR	Loan Term	Interest-Only Period	Amortization Period	Payment Factor Range
FR-RBP-10 ●	9.99% - 17.99%	120 Months	5 Months	115 Months	1.35% - 1.83%
FR-RBP-12 ●	9.99% - 17.99%	144 Months	5 Months	139 Months	1.22% - 1.72%
FR-RBP-15 ●	9.99% - 17.99%	180 Months	5 Months	175 Months	1.09% - 1.62%

Product Family Description

120 - 180 statement amortizing loans with fixed, risk-based APR between 9.99% and 17.99%. Purchase Window open for 5 months. Up to 5 interest-only payments followed by 115 - 175 amortizing payments starting at approval.

Key Points:

- Standard Installment loan with a risk-based APR between 9.99% and 17.99%
- Purchase window open for the first 5 months after approval
- Interest Only Payments are assessed during the purchase window
- After the purchase window closes, the loan converts to an amortizing installment loan.
- Total Term is 120 months - 180 months

Example: FR-RBP-10*

Loan Amount	APR	Loan Term	Interest-Only Period	Interest-Only Period Payment	Amortization Period	Amortization Period Payment
\$10,000	9.99%	120 Months	5 Months	\$83.25 Interest / mo. \$0.00 Principal / mo.	115 Months	\$136.00 / mo.

● These products can have a \$75,000 credit limit.

Responding to Common Objections

“Does this impact my credit score?”

Our financing platform only requires a soft pull of credit in order to show you what loan options are available to you. A soft credit pull does not have any negative impact to your credit score. Then, if you decide to move forward in the approval process, only then will we initiate a hard credit pull for final approval.

“Do I need to unfreeze my credit?”

Unfreezing your credit can be accomplished with a simple phone call to the credit bureau where your credit is frozen. Once unfrozen, we can then see what loan products you pre-qualify for and proceed with completing the loan application process. Once complete, you can simply call the credit bureau back to freeze your credit once again.

“Is my personal information secured?”

Absolutely! Our financing platform has several layers of encryption securities built in to protect your personally identifiable information.

“Couldn’t I just pay for this with my credit card?”

Our financing platform offers term credit, not revolving credit like a credit card, meaning you will likely pay much less in interest over time.

Contact Us Today



Call Us

855-943-3485

Email Us

merchants@momnt.com

For privacy reasons, all questions regarding a customer's application or loan must come from a direct call from the customer to Momnt support.

Hours of Operation

Monday to Friday, 8am to 9pm ET

Merchant Portal

<https://app.momnt.com/merchant/login>