

FREQUENTLY ASKED QUESTIONS

Q: What is Simple RTO?

A: Simple RTO (“Simple”) is in the business of giving you the purchasing power you deserve! Our “No Credit Check” program—along with our high approval rate—has enabled tens of thousands of people just like you to shop with confidence.

Q: What do I need to qualify?

A: If you answer “yes” to the following questions you are literally seconds away from approval!

- 6 month history with your current employer
- An active checking account (open at least 90 days)
- Deposit at least \$1000 of monthly income into your checking account
- Avoid NSF's or excessive overdrafts in your checking account

Q: What are the terms?

A: A processing fee of \$40 (payable to the retailer) is due at signing. Simple’s lease –purchase agreements are 12-month, rent-to-own contracts with 90-day and other early payment options. Almost half our customers pay their outstanding balance within the 90-day period.

Payments are set up on a schedule that works for you, whether weekly, bi-weekly or monthly. We make it Simple by having payments taken directly from your checking account on your scheduled payment dates.

Q: What documents are needed for the approval process?

A: Customers who are Auto Approved require no additional documentation. In some cases you will receive both an Auto Approval and a Conditional Approval for a higher amount. To activate the Conditional Approval all we need is a copy of your most recent bank statement.

Q: Does Simple charge interest?

A: Because Simple is not a lender we don’t charge interest. Instead, we purchase the merchandise from the retailer and lease it to you until paid in full. Simple’s payment terms are generally less than other similar programs. Please refer to your lease agreement for all terms and conditions.

Q: Can I make payments at the store?

A: The agreement is between you and Simple. Payments are made to Simple via your bank account, not to the merchant.

Q: Can I apply at home?

A: Absolutely...in fact we prefer it! Point your browser to
https://portal.gosimplefinance.com/customer/leases/new?merchant_id=C4FE02

Q: Whom should I contact if I have questions?

A: Simple's customer service team is here to answer your questions! We will contact you within 48 hours of receipt of your application. Our friendly agents are here 8 am to 6 pm Monday through Friday and 9:00 am to 3:00 pm Saturday (Mountain Time). Simply dial 800-742-1789 x2. We can also be reached 24/7/365 at <http://gosimplefinance.com/customers/contact-us/>