

Woo Commerce – Compliance Guidelines for AdvantEdge

Approved and Not Approved Words/Phrases:

- **APPROVED** – Retailer is permitted to use these words on their marketing materials, including their website:
 - Lease
 - Payment solutions
 - Payment programs
 - Easy Payments
 - Flexible Payments
 - Instant decisions
 - No credit required
 - Early purchase options may be available
 - Early purchase options available to eligible customers
 - Get what you want and take it home today
- **NOT APPROVED** – Retailer may not use any of the below words or phrases, or any iteration thereof, when talking about TEMPOE. This is not an all-encompassing list.
 - **Lease to own, rent to own, rental purchase**
 - Retailers cannot state or imply that a customer will own the merchandise after fulfilling the 5-month initial lease term. There will always be an additional buyout cost required, on top of the lease payments, in order to own the merchandise.
 - **Any representation about credit or credit score** (*except for the above approved, No Credit Required*)
 - Purchase Options available at any time (*without including below disclaimer*)
 - Finance (Or any derivative)
 - Low/affordable payments
 - Anything about “Savings”
 - Ex: Big savings, Save Big
 - No risk or zero risk
 - Instant approvals
 - Greater purchasing power
 - Lowest cost, Cheap, Discounted,
 - No application fees
 - Guaranteed
 - High approval rates and amounts

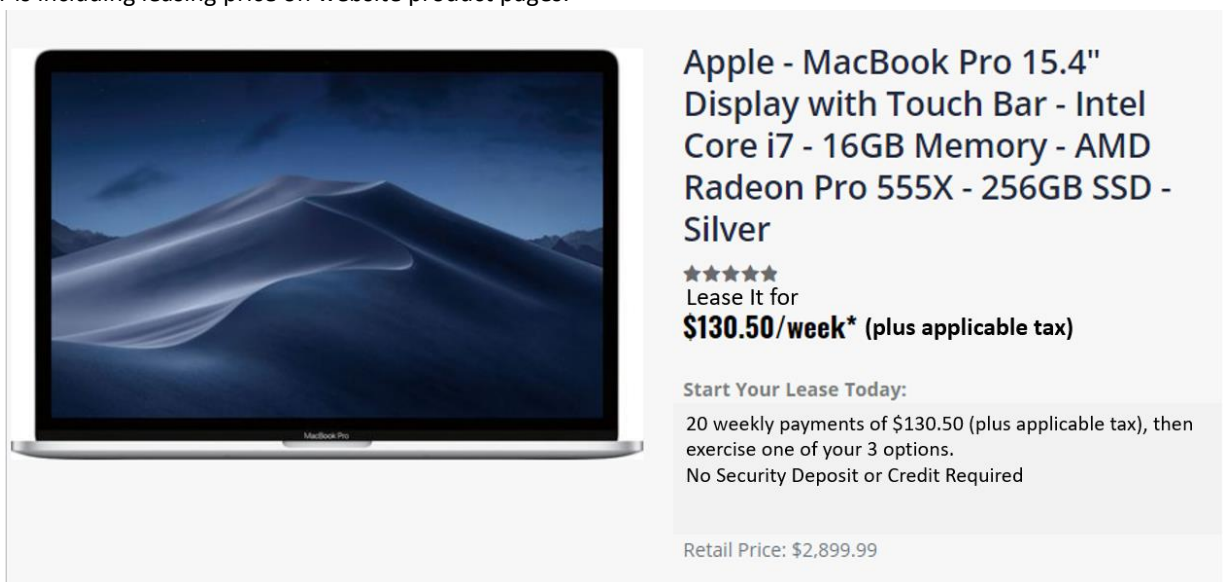
Required Disclaimers:

- The following disclaimer must be included on **all websites, emails, and marketing material that advertises TEMPOE**:
 - This is a lease transaction. The lease has a 5-month minimum term [“Initial Term”] and, if renewed by the lessee, has a maximum renewal term of 11 months [“Renewal Expiration Date”]. Must be at least 18 years old and income requirements apply. Qualifying merchandise of at least \$199 is required to enter into a lease. Excludes non-durable goods. No security deposit required. Lease requires consumer to make first payment at lease signing, plus 19 weekly, 9 biweekly, or 4 monthly lease payments. After fulfilling the Initial Term you may: (1) continue to lease by making periodic payments in accordance with the terms of the lease agreement [“Option 1”]; (2) exercise a purchase option per the terms of the lease agreement (not available in NJ, VT, WI, or WV) [“Option 2”]; or (3) return the leased items to TEMPOE [“Option 3”]. Should you decide to renew your lease to the Renewal Expiration Date, you must exercise either Option 2 or Option 3 within forty-five (45) business days of the Renewal Expiration Date.

- If the website, email, or advertisement references **any dollar amount or price**, the following disclaimer must be used:
 - This is a lease transaction. The lease has a 5-month minimum term [“Initial Term”] and, if renewed by the lessee, has a maximum renewal term of 11 months [“Renewal Expiration Date”]. Must be at least 18 years old and income requirements apply. Qualifying merchandise of at least \$199 is required to enter into a lease. Excludes non-durable goods. No security deposit required. Lease requires consumer to make first payment at lease signing, plus 19 weekly, 9 biweekly, or 4 monthly lease payments. After fulfilling the Initial Term you may: (1) continue to lease by making periodic payments in accordance with the terms of the lease agreement [“Option 1”]; (2) exercise a purchase option per the terms of the lease agreement (not available in NJ, VT, WI, or WV) [“Option 2”]; or (3) return the leased items to TEMPOE [“Option 3”]. Should you decide to renew your lease to the Renewal Expiration Date, you must exercise either Option 2 or Option 3 within forty-five (45) business days of the Expiration Date. For example, leased item(s) with lease amount of \$500 would require 20 weekly payments of approximately \$22.50 plus tax, 10 biweekly payments of approximately \$45.00 plus tax, or 5 monthly payments of approximately \$90.00 plus tax, with total cost to lease the item(s) for the 5-month minimum term of \$450.00 plus any applicable fees and tax.
- If the website, email, or advertisement references **Early Purchase Options**, the following disclaimer must be included:
 - Early purchase options (not available in NJ, VT, WI, or WV) are available within 90 days of the first periodic payment date for cash price plus 10%, less amounts paid (excluding fees) and plus applicable taxes.
- If the website, email, or advertisement references **purchase options or ownership**, the following disclaimer must be included close to the statement:
 - Purchase Options are not available in NJ, VT, WI, or WV.

Examples of Approved TEMPOE Website Marketing:

- If retailer is including leasing price on website product pages:



Apple - MacBook Pro 15.4" Display with Touch Bar - Intel Core i7 - 16GB Memory - AMD Radeon Pro 555X - 256GB SSD - Silver

★★★★★
Lease It for
\$130.50/week* (plus applicable tax)

Start Your Lease Today:
20 weekly payments of \$130.50 (plus applicable tax), then exercise one of your 3 options.
No Security Deposit or Credit Required

Retail Price: \$2,899.99

DESCRIPTION **LEASE SUMMARY**

Leasing Price Estimator: [Click Here](#)

After you meet the 5-month minimum term, you may:

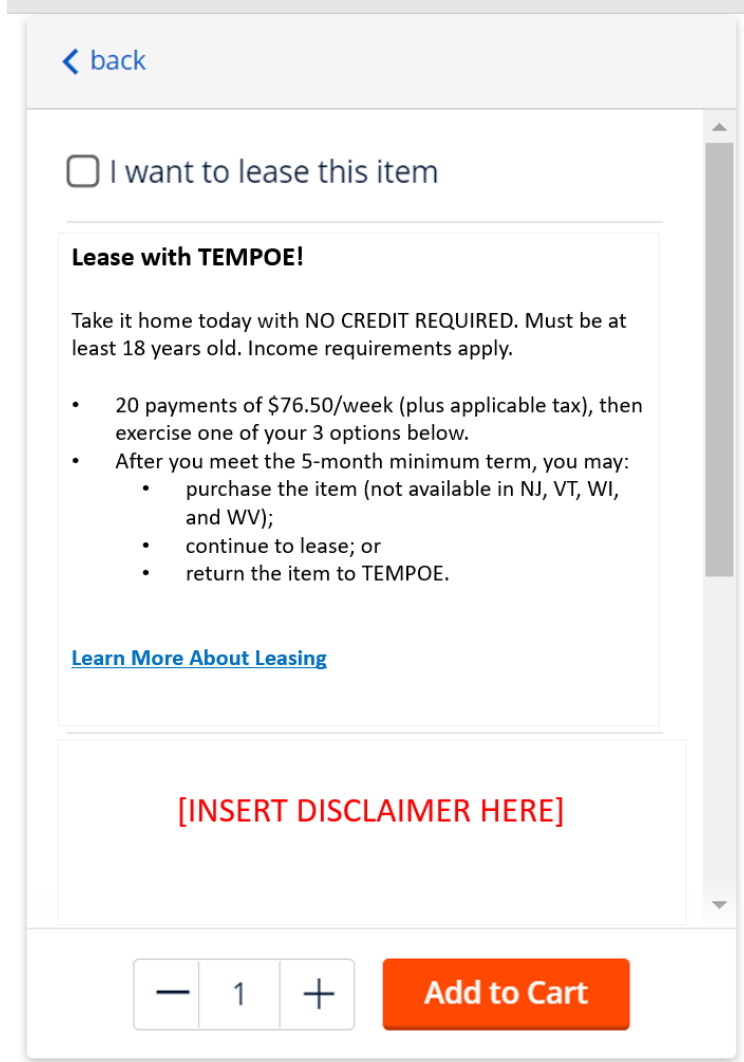
- purchase the item (not available in NJ, VT, WI, or WV);
- continue to lease for up to 11 months; or
- return the item to TEMPOE.

*This is a lease transaction. The lease has a 5-month minimum term ["Initial Term"] and, if renewed by the lessee, has a maximum renewal term of 11 months ["Renewal Expiration Date"]. Must be at least 18 years old and income requirements apply. Excludes non-durable goods. No security deposit required. Lease requires consumer to pay a \$50 administrative fee at lease signing, a first periodic payment due thereafter, plus 19 weekly (offered online only), 9 biweekly, or 4 monthly lease payments. After fulfilling the Initial Term you may: (1) continue to lease by making periodic payments in accordance with the terms of the lease agreement ["Option 1"]; (2) exercise a purchase option per the terms of the lease agreement (not available in NJ, VT, WI, or WV) ["Option 2"]; or (3) return the leased items to TEMPOE ["Option 3"]. Should you decide to renew your lease to the Renewal Expiration Date, you must exercise either Option 2 or Option 3 within forty-five (45) business days of the Renewal Expiration Date. Early purchase options (not available in NJ, VT, WI, or WV) are available within 30, 60, or 90 days of the first periodic payment date for cash price plus 5%, 8%, or 10%, respectively, less amounts paid (excluding fees) and plus applicable taxes.

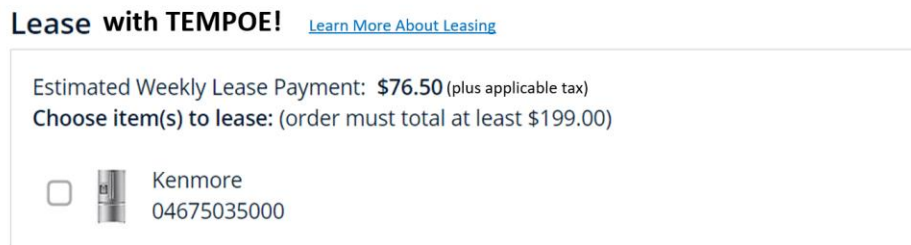
- Another example of how to display TEMPOE:

Regular price	\$2289.99
Your savings	- \$590.00
<hr/>	
\$1699.99	
No Credit Required. Lease this item for \$76.50/week* (plus applicable tax) >	

- Following the arrow takes you to the below screen with additional details and disclaimer:



- Checkout Page – TEMPOE included as a payment option:



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- Include "(plus applicable tax)" after any lease payment price.
- Include above relevant disclaimers on the page.

Frequently Asked Questions:

- If retailer wants to include additional information regarding TEMPOE and how it works, please refer to TEMPOE's FAQ page for information and approved verbiage: <https://tempoe.com/faqs/>