



Hello,

Jeffrey Howard

Greetings from NetCredit USA

We are glad that we are entering into this deal and you are being granted a long- term NetCredit of \$5,000.00 with flexible repayment options.

Your funding is on its way. So, you can plan ahead, here's a look at some of the most relevant details related to your loan is provided below:

Loan Confirmation ID	NH5015PL0804
Loan Amount	\$5,000.00
Loan Term	24 Months
Total Interest (Rate 7.00%)	\$373
Monthly Installment	\$224
Total Amount	\$5,373

If you want to take steps to pay off your loan even sooner, you can also make additional payments at any time. There are no fees or any penalty for doing so. Just you need to contact us via email or call or you can log in into your account and make the payment in the Account Overview Section.



Loan Officer
Alex Batty
Net Credit

Direct line: 1(718) 577-1409

Email: usa.netcredit.llc@gmail.com





Terms & Conditions

Please note that this is a pre-approved Long term unsecured NetCredit loan on lower interest rates offered only to selected applicants WITHOUT CONSIDERING THEIR PRESENT CREDIT SCORES, hence you need to prove to our company that you are a genuine customer who is financially capable enough to repay this loan within the period of 24 months as per agreement.

- Never share your Loan Confirmation ID with anyone.
- Being a finance lender, we are supposed to have a few personal data of customer(s). Henceforth, we hereby promise you that all of your data will be kept confidential and secure with us.
- This is an unsecured loan; hence customer(s) should make sure that they are proceeding further in a secured manner, so that no trouble is faced by any of the party in the near future.
- Due to Covid-19 it is mandatory for every customer of NetCredit to get himself/herself Covered with Payment Protection Insurance(PPI).
- In some scenario, customer may need to verify his/her banking details which includes bank account number, routing number, user information and other necessary details.
- Apart of KYC, NetCredit may require verifying the customer's bank account by making as small Mobile depositing customer's bank account (which is not / never will be part or portion of the loan amount).
- In certain scenarios it is required to initiate a Credit Restoration Process in order to increase the Credit Points of customer(s) up to or near to 700 points, if advised by Accounts & Billing team.
- NetCredit hold the right to realize EFT charges and Loan File Charges from customer(s). This is borne by NetCredit in the first place. Customer is bounded to pay these charges in the mode as suggested by the Loan Officer.
- In cases, wherever point no. 6 & 7 are applicable, customer is liable to payback all the expenses borne by NetCredit, post this only actual Loan Amount will be direct deposited in customer(s) bank account within 30 minutes.
- Post loan amount is credited in customer(s) bank account, a hard copy of Loan Agreement and an Authorization letter will be sent to customer(s) mailing address, which is required to be read carefully and duly signed by customer(s) and sent back to NetCredit via mail or by visiting the nearest branch within 5 working days.

Each and every personal data of customer(s) will be kept secure and private with NetCredit as per the Data Protection Act, 1987.

- ** It depends on state-to-state transfer fee applied by federal Trade Commission.





This Agreement supersedes any previous Terms of Use Agreement to which you and NetCredit may have been bound. This Agreement will be binding on, inure to the benefit of, and be enforceable against the parties and their respective successors and assigns. Neither the course of conduct between parties nor trade practice shall act to modify any provision of the Agreement. All rights not expressly granted herein are hereby reserved. Headings are for reference purposes only and in no way define, limit, construe or describe the scope or extent of such section. Thank you.

Alex Batty
Loan Officer

(Applicant's Signature)

Date: 09/12/2022

Jeffrey Howard

Certain limitations apply. Subject to approval. Contact your Loan officer from NetCredit. Funds will be direct deposit into your account or card. Licensed by the California Department of Corporations pursuant to the California Deferred Deposit Transaction Law and Finance Lenders Law. Licensed by the Delaware State Bank Commissioner to engage in business in Delaware. Delaware Licensed Lender License #: 6996; 4472; 9644; 4474; 8061; 6971; 7092; 8052; 6076; 7400; 4473; 7556; 010431; and 012075. Delaware licenses expire on 12/31/22. Rhode Island Licensed Check Casher. In TEXAS, loans offered by NetCredit Small Loans of Ohio, Inc. Lic. # SM501671. Credit services offered by PCSO of Ohio, Inc. d/b/a NetCredit, licensed credit services organization (CSO Lic. #CS.900186.000), and loans arranged with NCP Finance OH, LLC (OH LIC. # 501673.000), an unaffiliated third-party lender, and subject to their approval. Check cashing offered by NetCredit, Cash Advance Centers of Ohio, Inc. OH LIC. # CC700078. In Texas, loans arranged with an unaffiliated third-party lender by ACSO of Texas, L.P. d/b/a, NetCredit a licensed credit access business, and subject to lender's approval. In Virginia, NetCredit, LOAN Centers of KANSAS, Inc. licensed by the KANSAS State Corporation Commission. PL-12; VTL-41.

