

Last Updated: February 16, 2022

You authorize us to obtain consumer credit reports that we will use when considering your application for credit. If you become a Petal Visa credit card cardholder, you also authorize us to obtain consumer credit reports from time to time and any other information about you in connection with any legal or commercial purpose, including:

- extensions of credit on your account;
- any draw, update or renewal of your account;
- the administration, review or collection of your account; and
- offering you other current or future products and services we think might be of interest to you.

You acknowledge that each time we request your credit information for the purposes described herein that your credit score may be impacted. You are allowed to receive one free consumer report under the Fair Credit Reporting Act from each of the three U.S. national credit reporting agencies (Experian, Equifax, and TransUnion) during any 12-month period. You may also be able to receive free consumer reports as permitted by state law. For information on obtaining a free consumer report from Experian, Equifax or TransUnion, you may contact them directly at [www.experian.com](http://www.experian.com), [www.equifax.com](http://www.equifax.com), and [www.transunion.com](http://www.transunion.com).

In this Consent Statement, the following terms have the following meanings: “we,” “us,” and “our” refer to: (1) WebBank, the creditor of Petal Visa credit cards, (2) Petal Card, Inc., the servicer of Petal Visa credit cards, and (3) their service providers.