

WORLD FINANCE DISCLOSURES

1. **Contacting World.** If you believe your card, user id, or password has been lost or stolen, contact us using the information below.

Telephone: 1-888-378-3886

Mail: World Acceptance Corporation
Attention: Customer Service
P.O. Box 6429 Greenville, SC
29606

E-mail: customersupportunit@worldacceptance.com

2. **Business Days.** World may be contacted via telephone
 - a. Monday – Friday 9:00 am – 7:00 pm, Eastern Time.
 - b. Mail and email are reviewed and responded to
 - i. Monday – Friday 9:00 am – 7:00 pm, Eastern Time
 - c. Holidays and when World determines to close its corporate office are not considered business days.
3. **Types of Transfers; limitations.** Your username and password may be used to make payment on your account(s) from your checking account, savings account, or debit card. Payments for regular single payments, recurring payments, late payments, and late payment fees may be made using the on-line payment system.

Limitation: To make your final payment please contact your local branch. Use this link to locate the branch nearest to you, <https://www.loansbyworld.com/locations/>.

Also, any recurring payment must be made in equal amounts. Varying payment amounts for recurring payments are not permitted using World's on-line payment system. If you require varying payment amounts you must either (1) make single payments on a timely basis, or (2) contact your local branch and make payments to them. See the link above to locate the branch nearest you.

4. **Fees.** Convenience fees may apply to certain payments made using World's on-line payment system. No fee is charged to establish recurring payments.
5. **Documentation.** For each single payment made using World's on-line payment system a receipt will be made available to you by the system. At your option, this receipt may be printed at the end of the transaction or may be emailed to you. Similarly, a receipt for any recurring payment that you set up using World's on-line payment system may also be sent to you via email.

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6. **Stopping a Payment.** For single payments made using World's on-line payment system, once you have approved the transaction, you cannot stop the payment from occurring. If you submitted the wrong amount of money, or submitted the payment in error, you must contact World using the contact information in paragraph 2 Contacting World, above.

Recurring payments may be stopped. The steps for stopping a recurring payment are:

- a. We must RECEIVE your request 3 business days or more before the funds are scheduled to be transferred. Please note that a letter, email, or telephone call received after 5 pm Eastern Time is considered after the close of the business day and will be considered received as of 8:30 am the next business day.
 - b. If you telephone us, World may require you to put your stop payment request in writing and we must RECEIVE that written stop payment within 14 days after you call.
7. **Liability of World.** If you notify World within 3 business days or more before the date of the transfer of the funds, as noted in 7 a. above, and we do not stop the transfer of those funds, World will be liable for any losses and damages you incur. However, there are some exceptions. We will not be liable, for instance, if circumstances beyond our control (such as fire or flood) prevent us stopping the transfer, despite reasonable precautions that we have taken. There may be other exceptions stated in our agreement with you.
8. **Confidentiality.** Subject to applicable law, we will disclose information to third parties about your account and the transfers you make to:
- a. Where necessary to complete the transfer of funds,
 - b. In order to verify the existence and condition of your account, such as a credit bureau, or a merchant,
 - c. In order to comply with a government agency or court order,
 - d. To others, with your written authorization,
 - e. To administer and service your account, and
 - f. For other uses as defined in our [Privacy Notice](#) or [Privacy Policy](#).

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9. **Error Resolution.** In case of errors or questions about your electronic transfers, as noted in paragraph 2 above, telephone us at 1-888-378-3886 write us at P.O. Box 6429, Attention: Customer Service, Greenville, SC 29606, or email us at customersupportunit@worldacceptance.com as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after you received the FIRST statement on which the problem or error appeared.

When you contact us, please

1. Tell us your name and account number;
2. Describe the error or the transfer you are unsure about, **and** explain as clearly as you can why you believe it is an error or why you need more information; and
3. Tell us the dollar amount of the suspected error;
4. If you tell us by telephone, we may require that you send us your complaint or question in writing within 10 business days.
5. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.
6. For errors involving new accounts, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.
7. We will tell you the results within 3 business days after completing our investigation. If we decide there was no error, we will send you a written explanation. You may ask for copies of the documents we used in our investigation.

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ALL QUESTIONS ABOUT TRANSACTIONS MADE WITH YOUR USERNAME OR PASSWORD MUST BE DIRECTED TO US USING THE CONTACT INFORMATION SET FORTH ABOVE, AND NOT TO THE BANK OR OTHER FINANCIAL INSTITUTION WHERE YOU HAVE YOUR ACCOUNT.

We will not send you a periodic statement listing transactions that you make using your username and password. These transactions will appear only on the statement issued by your bank or other financial institution. SAVE THE RECEIPT YOU ARE GIVEN WHEN YOU USE YOUR USERNAME AND PASSWORD AND CHECK THEM AGAINST THE ACCOUNT STATEMENT YOU RECEIVE FROM YOUR BANK OR OTHER FINANCIAL INSTITUTION. If you have any questions about one of these transactions, call or write us at the number, mailing address, or e-mail address listed above in section 2.

IF YOUR USERNAME OR PASSWORD ARE MISPLACED OR STOLEN, NOTIFY US AT ONCE, by calling, or writing us, or emailing us at the information listed above in section 1.