



### NO FEES, NO HASSLE, NO RISK

OneRoad Lending was created for car lovers on a budget. People who understand the value of quality automotive products and repair. We understand that not everyone has the money to pay up front for the things they need. With our low fixed monthly payment plans, we're here to help!

### ONEROAD LENDING PROGRAM

OneRoad Lending is an alternative to credit cards or traditional installment loans. Your customers can get instant credit approvals either online or in-store and instead of your customers incurring additional credit card debt, they can make low fixed monthly payments. With our lease to purchase program, your customer can take their products home today!

#### PROGRAM HIGHLIGHTS



- 80% Approval Rate
- Low Fixed Monthly Payments
- No Application Fee
- Instant Credit Approvals
- Early Buyout Option
- Our Terms Never Change
- 24/7 Online Reporting
- Lease Amounts \$300 to \$5,000
- Non-Recourse Program
- Dynamic Pricing
- Increase Sales up to 46%
- 100% Payout No Merchant Fees



#### QUALIFYING MERCHANDISE

- Tires & Wheels
- Auto Products & Accessories
- Automotive Service & Repair
- Car Audio and Stereo

#### TECHNOLOGY



- One Click Application
- Web Based Platform
- 5 Minute Lease Transaction
- Instant Credit Approvals
- No Documents Required

#### CUSTOMER SUPPORT



- Coast to Coast Customer Service Hours
- Dedicated Retail Support Department
- Professional Program & System Training
- POP Welcome Kit with Program Materials



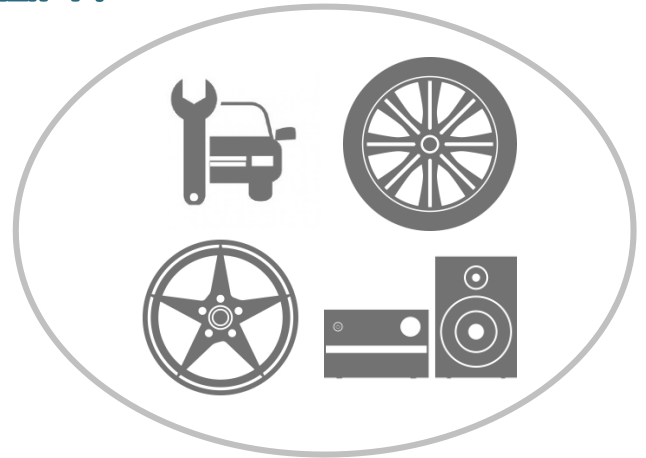
### FACT:

65 Million Adults Won't Qualify for Financing...  
Never Lose a Sale to Bad Credit Again!



### DOES MY CUSTOMER QUALIFY?

- Must be 18 years of age
- Valid SSN & ID
- Electronic form of payment
- Cell phone & email address



**FICO**

46% of US consumers have  
A FICO score below 700

**CONSUMERS  
18-49**

34% of US consumers ages  
18-49 don't have a credit card

**80%**

Trending approval rate of  
all in store applicants

**5  
MINUTES**

Minutes it takes to complete  
a One Road Lending Lease

**100%**

100% Payout  
No Merchant Fees

**\$5,000**

\$5,000 credit approval limit