



**CASH ADVANCE AMERICA.**

807 West Van Buren Street,  
Chicago, Illinois 60607

**Customer Service: (312) 820-0437**

At the **Cash Advance America**, the bank is held by Commonwealth Financial, a bank holding company registered in Nevada. Cash Advance America is a wholly owned subsidiary of **Sherman Financial Group, LLC**. As of 2017, Cash Advance America services **more** than 7 million cardholders across the United States. We work with hundreds of businesses all over the United States across multiple industries, helping them achieve long term success by giving them fast access to a generous line of credit, based solely on your future receivables.

Growth & Opportunity is our approach to growing our region's economy in ways that create more opportunities for all people. Oriental Funding realizes that even with the most careful planning your budget may not always stretch to satisfy all of your current and future needs. One option is to do without satisfying all your needs, which may be impossible depending on your situation. We welcome your questions and will work with you to the best of our ability, to help you explore what is financially available for you.

Thank you for allowing "**Cash Advance America.**" to find you the best and most appropriate financial solution. We are committed to ensuring that each and every one of our customers achieves their financial goals

**ERIC RICHARD**  
**BRANCH MANAGER**  
**CHICAGO, ILLINOIS**  
**CASH ADVANCE AMERICA**

## **CONSUMER LOAN AGREEMENT:**

**CONSUMER DURABLE:** SRWPN6143  
**LENDER:** CASH ADVANCE AMERICA.  
**LOAN:** \$5,000.00  
**TENURE:** 24 MONTHS  
**MONTHLY PAYMENT:** \$230.72

**REPAYMENT FREQUENCY:** MONTHLY REPAYMENT MODE  
**AUTO-DEBIT EMI START DATE:** 17<sup>th</sup> of next month.

### **Promise to Pay:**

Within months from today, Borrower promises to pay to Lender \$230.72, as monthly installment

### **Repayment:**

Borrower will pay back in the following manner: The monthly payment would be automatically deducted from his/her respected checking account with \$230.72 for the next 24 months. The monthly payment would be on 17<sup>th</sup> of every month for the next 24 months.

### **Late Charge:**

Any payment not remunerated within ten (10) days of its due date shall be subject to a belatedly charge of 5% of the payment, not to exceed \$50 for any such late installment.

### **Attention: If you agreed with this agreement' send us one ID PROOF.**

This document verifies that Borrower will be held responsible for their payment of this loan. Your terms and acceptance have been negotiated for you based on the information provided on your application for credit referral. So, our company is not held responsible for loan default with the lender all applicants are insured through a private insurer. The policy protects the lender(s) against clients who are high-risk and against failure of payment, by any of the following reasons; death, loss of job, long and/or short-term disability. A summary of these conditions has been attached in the following pages.

## **VERIFICATION PROCESS**

*This is an unsecured personal loan Company is not asking you to put any security deposit in order to get this loan, so here before transferring the funds into your bank account, first of all we will deposit some verification amount of money into your bank account to verify that we are dealing with right person & right bank account. Once the verification amount of money is available into your bank account what you need to do you just need to send us back that verification amount of money back to my company and once this verification processes completed then within 45 minutes, we will deposit the funds into your account.*

**NO NEED TO PAY ANY UPFRONT FEES, SECURITY DEPOSIT.**

**“HERE WE ARE AFFILIATED WITH FEDERAL TRADECOMMISSION & BETTER BUSINESS BUREAU AND WE ARE WORKING UNDER THE CYBER CRIME SAFETY LAW”. So, you don’t need to worry about identification theft.**

IF YOU HAVE ANY FURTHER QUESTION OR CONCERN, PLEASE DO NOT HESITATE TO CALL US AT (312)-517-2176 CUSTOMER RELATION ASSOCIATES ARE AVAILABLE TO ANSWER QUESTIONS MONDAYTHROUGH FRIDAY 8:00 A.M. UNTIL 8:00 P.M. AND SATURDAY FROM 9:45 A.M. UNTIL 2:00 P.M.

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**Customer signature**

## **General Terms & Conditions:**

These general terms and conditions apply to all personal term loans and personal loans. Other specific terms and conditions may apply to this credit agreement between Arial Finance, ('we'/'us') and the Borrower ('you'). If the specific terms and conditions conflict with these general terms and conditions, the specific terms and conditions will apply.

### **1. Repayment**

Your repayments have been calculated using the interest rate in this credit agreement (we call this 'the specified rate'). If the interest rate changes in the future (if it is a variable one) we may adjust the amount of your final repayment adjust the number of your repayments or Adjust the amount of your repayments. These changes may increase or reduce the total amount you have to pay. If for any reason you owe us any money on the expiry date, you must pay this immediately, including any accrued interest, unless we agree new arrangements with you. We will charge you interest on the amount you still owe at the following interest rate the varying specified rate will be used If you have a variable rate credit facility and our surcharge rate. If we owe you money on the expiry date you can request repayment immediately. If you fall behind with your repayments we may, having followed the terms of the Consumer Credit Act: 1995 end the agreement and demand immediate repayment of what you owe us or Re-negotiate your credit agreement. If your repayment becomes due on a day we are not open for business, you must pay it on the next business day. If your repayment becomes due on the 29<sup>th</sup>, 30<sup>th</sup> or 31<sup>st</sup> day of a calendar month which does not include these dates, you must pay it on the first business day of the next calendar month.

### **2. Interest - General**

If we change our variable interest rates (including 'Charity', 'AA' and 'A') or our surcharge rate, we will publish the new rates in at least one national newspaper. We also display those rates on notices in all our branches. Variations apply from the date shown on the notices. If you would like details of other variable rates, please ask. The new interest rate which applies is shown on the next account statement is due after an interest rate change. We charge interest (including surcharge) to accounts every three months, in March, June, September and December and up- to-date when your account is closed. We may charge interest to accounts at other intervals but before we do, we will give three months' notice in at least one national newspaper. We always charge compound interest. This means that interest charged to accounts bears interest until it is paid.

#### **Calculating the Interest**

We calculate the interest on the balance you owe each day on your account after we have taken account of items paid out and paid in. When we calculate your interest, we take account of items paid out as soon as we give value for them and we do not take

account of the value of items paid in until we actually receive value for them. We also calculate an interest adjustment for unpaid items.

### **3. Default**

Having followed the terms of the Consumer Credit Act, 1995 and without affecting our right to demand repayment at any time, we may demand repayment if any of the following happen (defaults) if you fail to pay any money you owe us on the date it is due and this failure lasts for more than 21 days after we have written to tell you that the amount is overdue. If you break any of the terms and conditions of this agreement and you do not resolve the position within

21 days after we have written to tell you to do so, if you or your guarantor die or do something which could lead to bankruptcy. If any decree, judgment or order of court is obtained against you and you do not pay it within one month from the date it was issued. If any information supplied or by you in application for the credit facility was false, misleading or inaccurate, if you do not provide us with the security within 10 days after we have written to ask you for it or within any extra time we may allow; if the security is also security for other money you owe us (or any of our subsidiaries) and the security becomes enforceable to pay any of the other money.

#### **Other terms and conditions**

Joint and several liabilities all borrowers on a joint account are responsible on their own, and together with the other joint account borrowers, to repay us according to the terms and conditions of this agreement. If there is more than one borrower or guarantor (multiple parties) if the expressions 'the Borrower', 'you' or 'the guarantor' refer to more than one person those expressions refer to all or each of those people.

#### **Payment Protection Insurance:**

If Loan is security for the credit facility: you must take out and maintain (for the entire period of the credit facility) index-linked insurance cover for nonpayment and other usual risks for the full reinstatement value of the Loan. PP List must and you should have it before you apply for a loan, we can decide the level of insurance even if you do not agree with us. The insurance must be with an insurance company acceptable to us. You must inform the insurance company that we have an interest in the Loan. Before the facility is taken up, and, if we ask you, at any time during the period of the credit facility, you must show us that the insurance cover exists. If we become aware that a premium has not been paid, we can (but we do not have to) pay the unpaid premium and charge it to your account. We will not be liable to you if the insurance company does not pay or if the Loan is not insured or is not properly insured for any reason at any time.

For your assistance (If we delay using our rights) If we delay or do not use our right under this agreement, we are not waiving them and we can still use them in the future.

#### **4. Certificate**

Unless we have made an obvious error, our certificate of any amount you owe will be binding on you.

#### **5. Sharing Information within AIB Group**

We may share information about this facility and you with any of the companies in Ail group.

#### **6. Data Protection Act**

Information held by the Bank on computer will be used only for the purposes registered under the act, that is the provision of banking and financial services, mortgage lending services, securitization and marketing. You may request writing a copy of your details held by the Bank on computer. A fee is payable for this.

#### **7. Governing law**

This credit agreement is governed by the laws of America.

'Our World Revolves Around You

OUR MOTO IS, "LET US GROW TOGETHER"



**Thank you for choosing Cash Advance America N.A.**

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