

Written Instructions Authorizing Collection of Consumer Reports

Last Updated: October 6, 2026

You authorize Tilt Finance, Inc., Tilt Lending LLC, Tilt Card, Inc., and each of their respective subsidiaries and affiliates (collectively, "Tilt"), together with any bank or financial institution that, in partnership with Tilt, originates, or extends credit to you (each, a "Bank Partner"), and each of Tilt's and any of Bank Partner's respective agents, service providers, successors, and assigns (together with Tilt and each Bank Partner, "we", "us", or "our") to obtain your consumer reports, credit scores and other information about you from one or more consumer reporting agencies, such as TransUnion, Experian, or Equifax (collectively, "credit information"):

- In order to consider your eligibility for, and to present you with, current or future products, offers, or services offered through Tilt;
- In connection with your application for an extension of credit;
- In connection with any draw, advance, update, renewal, or extension of credit on your existing account;
- Periodically and at any other time in our sole discretion as long as you maintain an account or subscription with us.

You acknowledge and agree that we may use such information for any purpose permitted by law, including:

- To verify you are who you say you are;
- To obtain a credit score;
- To make eligibility decisions or otherwise evaluate risks associated with your use of financial products offered through Tilt;
- To administer, review, or collect on your account;
- To provide you services, such as credit score monitoring and educational material about your credit information;
- To market you products and services we think may be of interest to you;
- For modeling, audit and analysis purposes; and
- To provide data to investors that may be interested in purchasing your financial product or an interest in your financial product.

Information concerning any loan or other extension of credit you receive may be reported to consumer reporting agencies. Late payments, missed payments, or other defaults may be reflected in your credit report.

In connection with the above mentioned purposes, you authorize Tilt to share all or parts of your consumer reports with our Bank Partners, agents, any purchaser of your financial product or an interest in your financial product, and any of our or their respective successors and assignees.