



0% PLATINUM VISA Promotional Financing

SIMPLIFIED WORRY-FREE FINANCING for your Home Improvement Project

HOW TO APPLY:

- 1** *Apply online for the special promotional financing*
through your merchants live, dedicated secure web-link.
- 2** *Check your email for your loan application status*
If approved, Kemba will send you a Docu-Sign email to verify your identity and sign up for the approved financing program.
- 3** *The merchant may have you sign an (EA) early advance form*
if they need a deposit or funds upfront for your project.
(Promotional time begins when funds are advanced on your behalf)
- 4** *The merchant can schedule your project*
Once your job is completed, the merchant will have you sign a Kemba (COC) certificate of completion that instructs Kemba to pay the merchant on your behalf as the work is finished and satisfactory.
- 5** *Your promotional 0% billing will begin*
once the Kemba (EA) or (COC) are received.
- 6** *Invoice is billed monthly*
and there is a 2% minimum consumer payment required. Payments can be made, online, via mail or at one of our local branch locations.

*APR=Annual Percentage Rate. With approved credit. Up to 24 months no interest option with Regular Minimum Payments required. Terms expire to regular account terms at the end of the introductory period based on new principal balance and rate of 9.90% Transaction fee for balance transfers and cash advances: 2% of each advance; minimum of \$2, maximum \$50. Foreign currency transaction fee 1%.