

Rewards Pro Upgrade Rate Sheet - Sept 9 2023

SUBJECT TO CHANGE

Upgrade Home Improvement Rate Sheet



Reduced Rate – 7 Years

PLAN	DESCRIPTION*	PAYMENT FACTOR	PRICE
842	2.99% for 7 years	1.32%	18.00%
844	4.99% for 7 years	1.41%	15.00%
846	6.99% for 7 years	1.51%	10.00%
847	7.99% for 7 years	1.56%	8.00%
848	8.99% for 7 years	1.61%	5.00%
849	9.99% for 7 years	1.66%	3.00%
850	10.99% for 7 years	1.71%	1.00%
851	11.99% for 7 years	1.76%	0.00%

Reduced Rate – 10 Years

PLAN	DESCRIPTION*	REWARDS	PAYMENT FACTOR	PRICE
1202	2.99% for 10 years		0.97%	19.00%
1204	4.99% for 10 years		1.06%	16.00%
1206	6.99% for 10 years		1.16%	11.00%
1207	7.99% for 10 years		1.21%	8.00%
1208	8.99% for 10 years		1.27%	5.00%
1209	9.99% for 10 years		1.32%	3.00%
1210	10.99% for 10 years		1.38%	1.00%
1211	11.99% for 10 years		1.43%	0.00%
1212	12.99% for 10 years	2%*	1.49%	0.00%

Reduced Rate – 12 Years

PLAN	DESCRIPTION*	PAYMENT FACTOR	PRICE
1442	2.99% for 12 years	0.83%	20.00%
1444	4.99% for 12 years	0.92%	17.00%
1446	6.99% for 12 years	1.03%	12.00%
1447	7.99% for 12 years	1.08%	9.00%
1448	8.99% for 12 years	1.14%	5.00%
1449	9.99% for 12 years	1.19%	3.00%
1450	10.99% for 12 years	1.25%	1.00%
1451	11.99% for 12 years	1.31%	0.00%

Reduced Rate – 15 Years

PLAN	DESCRIPTION*	PAYMENT FACTOR	PRICE
1802	2.99% for 15 years	0.69%	23.00%
1804	4.99% for 15 years	0.79%	19.00%
1806	6.99% for 15 years	0.90%	13.00%
1807	7.99% for 15 years	0.96%	11.00%
1808	8.99% for 15 years	1.01%	6.00%
1809	9.99% for 15 years	1.07%	4.00%
1810	10.99% for 15 years	1.14%	2.00%
1811	11.99% for 15 years	1.20%	0.00%

Upgrade Home Improvement Rate Sheet



No Interest					
PLAN	DESCRIPTION*	INTEREST RATE*	RESET TERM	PAYMENT FACTOR	PRICE
2060	0% interest for 6 months	29.49%	120 Months	2.25%	5.00%
2120	0% interest for 12 months	29.49%	120 Months	1.98%	8.00%
2127	0% interest for 12 months	7.99%	84 Months	1.31%	11.00%
2180	0% interest for 18 months	29.49%	120 Months	1.77%	12.00%
2240	0% interest for 24 months	29.49%	120 Months	1.60%	14.00%
No Interest + No Payments for Promo Period					
PLAN	DESCRIPTION*	INTEREST RATE*	RESET TERM	PAYMENT FACTOR	PRICE
3031	0% interest + no payments for 3 months	10.49%	120 Months	1.35%	6.00%
3060	0% interest + no payments for 6 months	29.49%	120 Months	2.6%	6.00%
3120	0% interest + no payments for 12 months	29.49%	120 Months	2.6%	9.00%
3121	0% interest + no payments for 12 months	10.99%	120 Months	1.38%	10.00%
3127	0% interest + no payments for 12 months	7.99%	120 Months	1.21%	12.00%
3180	0% interest + no payments for 18 months	29.49%	120 Months	2.6%	13.00%
3240	0% interest + no payments for 24 months	29.49%	120 Months	2.6%	16.00%
Zero Interest Loans					
PLAN	DESCRIPTION*			PAYMENT FACTOR	PRICE
4240	0% interest for 2 years			4.17%	13.00%
4360	0% interest for 3 years			2.78%	15.00%
4480	0% interest for 4 years			2.08%	17.00%
4600	0% interest for 5 years			1.67%	19.00%
4720	0% interest for 6 years			1.39%	21.00%

For questions contact 844-571-2400 or homeimprovement@upgrade.com

*APRs/Interest Rates displayed include an optional autopay discount

*This chart shows the applicable transaction fee (Merchant Fee) to be paid by merchants for funded loans under the Program based on loan category (Plan #). Merchant Fees are expressed as a percentage of the funded transaction amount. Merchant Fees are due and payable upon the funding of each loan advance and may be deducted from the proceeds of the loan advance as provided in the Merchant Agreement.

Upgrade may provide merchants with Contractor Rewards in the form of credits on Merchant Fees. As part of your Contractor Rewards Program, you are currently eligible for rewards on Plan #1212. For each funded loan under this Plan #, you will accrue rewards in the amount of 2% of the funded transaction amount. Rewards are redeemed once they have been credited. Rewards will generally be credited in the month following funding of each loan advance, provided that the total amount of paid Merchant Fees exceeds the total amount of accrued rewards. If not, the difference (or excess accrued rewards) will be rolled over and credited in any subsequent month(s) where the total paid Merchant Fees is greater than the total accrued rewards (subject to any forfeiture), as further described in your Merchant Agreement.

This Fee and Rewards Schedule may change from time to time. Please refer to the Fee and Rewards Schedule displayed on your Upgrade online dashboard to view the latest version that applies. For more information, please see your Merchant Agreement and Monthly Statements.