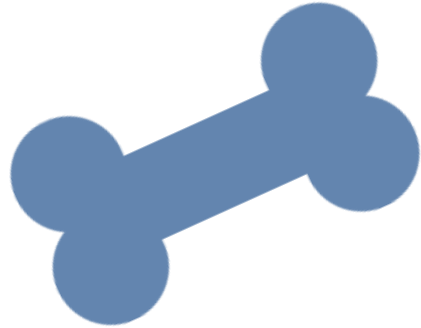




On-the-Spot Lease Purchase Pet Financing



WAGS Lending Overview: **Market Opportunity**



Nonprime Consumer Opportunity for Online and In-Store
Over:

65 million

consumers have FICO scores below 700

46%

of consumers do not qualify for BillMeLater or FICO-based
financing options

34%

of consumers do not have a credit card

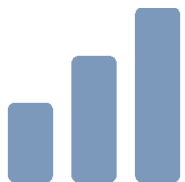


WAGS Lending Overview: **Program Benefits**



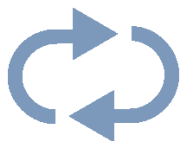
NEW CUSTOMER BASE

Our risk based lease-to-purchase program helps you convert 46% of customers that are normally declined by prime financing or can't pay with credit cards



DYNAMIC RISK BASED PRICING

WAGS Lending takes several factors other than customers FICO scores into account in the approval process



NO RECOURSE

No recourse to the retailer beyond the retailer's standard warranty, and WAGS offers pet warranties through House Hold Pet Protection. We adopt our merchant partners' return or cancellation policies.



DEDICATED SUPPORT

Our support is full-spectrum with minimal involvement from your IT department during integration and continual support in real-time with customer, and your sales staff



WAGS Lending Overview: **Program Benefits**



EASY CHECKOUT

Customers apply and in less than 10 seconds can be approved up to \$5,000 instantly



TIMELY 100% FUNDING

No fees, No risk, No hassle. WAGS Lending offers a 100% payout to retailers and offers guaranteed, frequent funding



NO MINIMUM TERM

WAGS Lending gives your customers the flexibility of paying monthly for items they want, increasing your average order value and overall conversions



EARLY BUYOUT OPTION

Customers can choose to buyout of their lease at any point in a final lump sum payment. The buyout not only grants the customer ownership of the pet and products, but they also enjoy significant savings over the life of the lease.



WAGS Lending Overview: **Leasable Items**

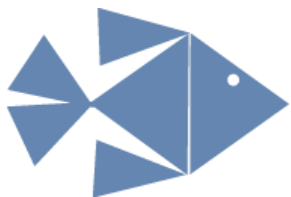
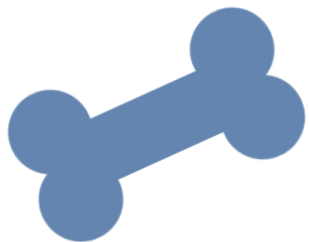
BROAD RANGE OF APPROVED PRODUCTS

“Products don’t default, people do” Approved Products:

- Furry, feathered, or scaled friends
- Pet supplies i.e. (food, pet housing)
- Shipping and re-homing fees
- Microchip charges

ELIGIBLE ITEMS FOR ONE WAGS LENDING

- 1.Sales which total at least \$300
- 2.Leasable items must not be sold at a price greater than the normal cash price
- 3.1 single pet may be leased per approval





WAGS Lending: **Retailer & Consumer Benefits**



FAST

Get the customer out the door quickly with a 5-10 minute end to end approval and DocuSign transaction



NO CUSTOMER DOCUMENTS REQUIRED TO APPLY

WAGS Lending does not require supporting documents at time of lease application.



HIGHER APPROVAL LIMITS

Invoice minimums of \$300 with approval limits up to \$5,000 for qualified customers



WARRANTIES OK

WAGS lending offers warranties through House Hold Pet Protection, but you may opt out of offering HHPP if you offer a warranty in-house, and WAGS Lending does not charge a premium or multiple on the warranty expense



WAGS Lending: Becoming a merchant partner 5 Easy Steps

Your Store Can Be Live in Minutes For a Profitable Long-Term Relationship

No Floorspace

WAGS Lending resides in completely online: no people, no desks, no payroll

Incentivization

Close more sales, higher commissions for sales staff and finance teams

Data & Performance

Real-time dashboards with visibility into your stores and sales staff

1

2

3

4

5

6

Live Training

In-person or virtual training for stores and/or team leads, and ongoing virtual support

Marketing

Suite of tents, posters, clings, banners available to promote and educate customers about WAGS Lending

Return Customers

Bristlecone Lending shares data on which customers have available credit, and how much



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