

## Terms of Service

This Uown Leasing Terms of Service (the "Terms") is between you and Mollie LLC dba Uown Leasing and its affiliates ("Uown Leasing" or "Uown" or "we" or "us" or "our"). Please read these terms and conditions carefully. Your use of uownleasing.com (the "Website") and your transactions conducted with Uown Leasing in connection with this Website are subject to these Terms. Clicking onto web pages beyond the website's homepage constitutes your acceptance of and agreement with these Terms, whether or not you complete a transaction with us and whether or not you complete your transaction on the website or through other channels, such as by phone, by email, or otherwise. If you do not agree to the terms, you may not use this website.

If you do not agree with these Terms you should not use this Website and must leave this Website.

You accept and agree that this Website is provided to you on an as is, as available basis.

These Terms are subject to change at any time and without notice to you.

### Permitted Use

You agree that:

1. Your use of this Website is subject to and governed by these Terms;
2. You will only access or use this Website and transact business with us if you are at least 18 years old;
3. You will comply with and be bound by these Terms as they appear on this Website each time you access and use this Website;
4. Each use of this Website by you indicates and confirms your assent and agreement to be bound by these Terms;
5. These Terms are a legally binding agreement between you and Uown that will be enforceable against you.

You agree that you will not use or attempt to use this Website for any purpose other than conducting consumer leasing and finance related business with Uown as a bona fide client or customer of Uown; you may not use or attempt to use this Website or any part of this site for any purpose (1) that interferes with or induces a breach of the contractual relationships between Uown and its employees; (2) that is any way unlawful or prohibited, or that is harmful or destructive to anyone or their property; (3) that transmits any advertisements, solicitations, schemes, spam, flooding, or other unsolicited Email, unsolicited commercial communications; (4) that transmits any harmful or disabling computer codes or viruses; that harvests Email addresses from this site; (5) that transmits unsolicited Email to this site or to anyone whose Email address included the domain name under on this Website; (6) that interferes with our network services or attempts to gain unauthorized access to our network services; (7) that impairs or limits our ability to operate this website or any other person's ability to access and use this Website; (8) that uses any methods, means or devices to click on to this Website or cause a visit to this Website for the purpose of manipulating the results of any Internet search engine, or for any other purpose other than conducting consumer leasing and financing related business with Uown as a bona fide client or customer of Uown; (9) that unlawfully impersonates or otherwise misrepresents your affiliation with any person or entity; and/or (10) that dilutes or depreciates the name and reputation of Uown.

### Use of Information and Materials

The information and materials contained in these pages and the Terms and descriptions that appear are for general information purposes only. Nothing in these pages is intended to constitute legal advice. For legal advice regarding your particular circumstances, you must retain legal counsel.

Unauthorized use of Uown' Websites and systems including but not limited to unauthorized entry into Uown's systems, misuse of passwords, misuse of any information posted on a site is strictly prohibited. Not all products and services are available in all geographic areas. Your eligibility for particular products and services is subject to final determination by Uown.

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## Applying for a Lease

In making a lease inquiry, application or in entering into any other transaction or request for information on this Website, you agree to provide, and certify that you have provided, accurate, true, current and complete information upon which Uown may rely.

If you provide a payroll card on your application, you agree to and preauthorize a \$1.00 charge for verification of your payroll card. This \$1.00 fee shall be refunded to you after verification.

You authorize Uown to contact any person listed on my application. You understand that your application is subject to approval by Uown, and that Uown reserves the right to your application, at its sole discretion, for any lawful reason.

Your Cooperation Needed. Uown generally begins processing your application (which may include ordering a credit report and other necessary items) upon the submission of a full and complete application. If you submit an application, you agree to cooperate in the application process (including submitting all required documentation in a timely manner) and if needed, to obtain information Uown may need from third parties such as your bank, employer, current mortgage company, etc. In addition, you agree to notify Uown of any changes in any information submitted in connection with your application.

While Uown will use all of its reasonable efforts to have your application fully processed on or before any anticipated closing date, some processes are not under our control. For instance, Uown cannot be responsible for delays in lease approval due to the untimely receipt of required documentation or any other matters beyond Uown's reasonable control.

Consumer Reports: You understand that Uown does not obtain traditional credit reports or scores from Experian, TransUnion or Equifax. Uown does verify application information through national databases, including but not limited to, Clarity, DataX, LexisNexis and FactorTrust. We may report information about your performance under any rent-to-own agreement to traditional and non-traditional credit reporting agencies. Late payments, missed payments and defaults may be reported. This may negatively impact your ability to receive loans or advances from other companies or to write checks.

Telephone Calls and Text Messages Regarding your Lease. You agree that we may monitor and/or record any of your phone conversations between you and any of our representatives. By providing us with your cell or mobile telephone number, you authorize us, our partners, assignees, and collections agencies to contact you from time to time regarding your application and lease at that number using artificial or prerecorded messages, text messages and/or telephone calls using an automatic telephone dialing system, predictive dialer or any other type of telephone system capable of placing calls without human intervention. Standard text messaging and/or calling charges by your communications carrier may apply. You may revoke your consent to such calls and messages by providing Uown with written notice of your revocation to: Mollie LLC, 10500 University Center Drive, Suite 140, Tampa, Florida 33612, or via email to [revocationnotice@uownonline.com](mailto:revocationnotice@uownonline.com). Any revocation of consent will be processed in a reasonable period of time.

## Privacy and Security

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We may, in accordance with our Privacy Policy, collect, process and transmit certain data obtained from you and about you, whether in the course of accessing this Website, on the phone with you, or otherwise. By agreeing to these Terms, you agree that we may use and transmit such data in accordance with our Privacy Policy. For information on how Uown uses and protects your personal information, please visit our [Privacy Policy](#).

## Communications with Uown Leasing

Please DO NOT USE this Website or email to communicate any time-sensitive instructions that are in any way related to or affect your lease or lease application. Such instructions may not be honored. All transactions conducted on this Website or via email must be confirmed by us in writing to be accepted and binding upon us.

## Additional Terms

Certain sections or pages on this site may contain separate terms and conditions which are in addition to these terms and conditions. Additionally, other products or services offered by Mollie Financial, including those available through this site, may be subject to terms, conditions and disclaimers in addition to these Terms and Conditions. You agree that your use of such products and services will be subject to such additional terms, conditions and disclaimers. In the event of a conflict, the additional terms and conditions will govern for those sections or pages or products.

## Governing Law

You agree that these Terms of Use shall be governed by and construed in accordance with the laws of the State of Florida, without giving effect to any principles of conflicts of law. You agree that any action at law or in equity arising out of or relating to these Terms or the use of this Website shall be filed only in the state or federal courts located in Hillsborough, Florida, and you hereby consent and submit to the personal jurisdiction of such courts for the purposes of litigating any such action.

## Warranties and Liability

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## Severability

You agree that if any provision of these Terms shall be found to be unlawful or void, or for any reason unenforceable, then that provision shall be deemed severable from the other provisions of these Terms and shall not affect the validity and enforceability of such other provisions.

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You agree that this Website and these Terms of Service shall be governed by and construed in accordance with the laws of the

State of Florida, without giving effect to any principles of conflicts of law. You agree that any action at law or in equity arising out of or relating to these Terms or the use of this Website shall be filed only in the state or federal courts located in Hillsborough, Florida, and you hereby consent and submit to the personal jurisdiction of such courts for the purposes of litigating any such action.