



## Sunbit is the preferred Buy Now, Pay Later (BNPL) technology of service providers and retailers fulfilling the needs of thousands of local communities.

### **About Sunbit:**

Sunbit eases the stress of buying everyday needs by offering access to fast, fair and transparent payment options to people everywhere.

Its technology is offered in-store and online through 7,300 locations, including 1 in 4 auto dealership service centers, and 100s of optical practices, dentist offices and specialty health care services.

### **How we're different.**

#### **Built for everyday needs.**

Sunbit focuses on needs—where financing either isn't available or accessible to everyone. We help with things like paying for car repair, an unexpected visit to the dentist office, or a new pair of glasses or contacts—giving people more options to balance their safety, health and finances.

#### **Fast and for all.**

We keep the flow of in-person transactions moving. At the cash register, no one has time to fill out an online application or cumbersome paperwork. With Sunbit technology, all that is required is a state-issued ID, phone number and email address. Approvals are provided in 30 seconds with next to no data entry. On average, 90% of people who apply are approved. That translates into more people getting the things they need without breaking their budgets and more immediate cashflow for local merchants. It's a win/win.

#### **Fair.**

We eliminate inefficiencies to pass the savings back to our customers. The Sunbit experience is designed to be conducted in-person, requires a state-issued ID, a bank issued debit card and a down payment. These attributes greatly reduce fraud. Also, because our merchant partners offer Sunbit technology to their customers, we do not need to spend on high budget advertising campaigns. This strategy

helps us to eliminate waste and offer access to fair interest rates for more consumers from all walks of life. Some of our programs are true, no-interest programs, that allow consumers to split their purchase across 3-months, 6-months, or 12-months at no additional cost. We also offer 3, 6, 12, 18 and 24 month payment plans with interest. No-interest programs are available for certain industries and merchants. Visit [sunbit.com](http://sunbit.com) for more details.

### **Sunbit in Action**

[This video](#) gives you a quick peek into how Sunbit transactions happen in seconds.

### **Where consumers find us:**

7,300 merchants nationwide, including:

- One in four auto dealerships service center
- National chains such as CycleGear, EyeMartExpress, Lithia Motors, and others.
- More than 500 optical practices (and rapidly growing).
- More than 325 dentist offices (and rapidly growing).
- 46 states (excluding CT, WY, WV, and VT)

### **Sunbit by the numbers.**

- \$130M Series D raise at \$1.1B valuation
- \$210M raised to date with 2x YoY growth in 2020.
- Hundreds of thousands of customers, and over 500K Sunbits completed (and counting).
- More than 90% of customers who apply are approved.
- Loans range from \$50 to \$10,000 (loan amount depends on the industry).
- Most transactions are sub \$1,000.
- 30-second credit decision process, requiring just a state-issued ID, phone number and email address.
- APR is 0-35.99% (APR range depends on the industry), with a required down payment.

Available in  
**7,300**  
locations nationwide

**90%**  
approval rate

**We are built for everyday needs.**

**We are fast and for all.**

**We are fair.**