



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 13,000 locations including 1 in 3 auto dealership service centers and over 5,000 optical retailers, dental practices, vet care centers and more.

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 cash-flow 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 up to 72-month payment plans with interest. No-interest programs are available for certain industries and merchants. Visit 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:

13,000 merchants nationwide, including:

- One in three auto dealerships service center
- National chains such as CycleGear, EyeMart Express, Lithia Motors, and others.
- More than 1,200 optical practices (and rapidly growing).
- More than 3,500 dental practices (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 over 2x YoY growth in 2021.
- Hundreds of thousands of customers, and over 1 million Sunbits completed (and counting).
- More than 90% of customers who apply are approved.
- Loans range from \$60 to \$20,000 (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.

90%
approval
rate

Available in
13,000
locations
nationwide

**We are built for
everyday needs.**

**We are fast
and for all.**

We are fair.