

# Payment Authorization Agreement

## Last Revised:

- January 25, 2023

## Authorization to Debit Account

I hereby authorize ZkrillaFinance Inc. (“ZkrillaFi”) and its affiliates, any holder of my bill pay advance and their respective agents and their assignees to initiate, and my financial institution (“Financial Institution”) to honor, depending on the payment method I select, a single or recurring electronic debit entry (or entries) to my designated checking or savings account (“Account”) at my designated Financial Institution for which I am an authorized user, as well as any Account or Financial Institution I later designate, for payment of the payment(s) on my bill pay advance. I will not dispute ZkrillaFi debiting my checking/savings/debit card/credit card accounts so long as the transaction corresponds to the terms indicated in this online form and my agreement with ZkrillaFi, unless I believe the debit is unauthorized or in error.

If I select preauthorized electronic fund transfers as my payment method I agree:

1. **THE AMOUNT DEBITED FROM THE ACCOUNT WILL BE THE LESSER OF MY OUTSTANDING ADVANCE BALANCE AND THE PAYMENT LISTED ON THE INDIVIDUAL BILL PAY CONFIRMATION SCREEN;**
2. **THE PAYMENT WILL BE DEBITED EACH MONTH ON THE DUE DATE LISTED ON THE INDIVIDUAL BILL PAY CONFIRMATION SCREEN; HOWEVER, IF THE DUE DATE OCCURS ON A WEEKEND OR HOLIDAY, THE ACCOUNT MAY BE DEBITED THE NEXT BUSINESS DAY.;**
3. **I UNDERSTAND THAT I MUST PAY ALL OUTSTANDING AMOUNTS EVEN IF NOT DEBITED BY ZKRILLAFI; [AND**
4. **I HAVE RECEIVED A COPY OF THIS AUTHORIZATION]**

I understand that my authorization will remain in full force and effect until ZkrillaFi has received oral or written notification from me at least 3 business days prior to my scheduled transfer to terminate this authorization.

## **ZkrillaFi Membership Fee**

ZkrillaFi charges a monthly membership fee dependent on level of service (“Membership Fee”) to access our account bill pay, credit building, credit monitoring, goals management, notification services, additional services, and to maintain an active connection to your external bank account through third-party services. ZkrillaFi deducts the Membership Fee from your connected bank account or debit card monthly. If the Membership Fee charge fails, by agreeing to these terms, you authorize ZkrillaFi to process any failed or missed Membership Fee charges together with the following bill payment or following month’s Membership Fee. Should all attempts fail, ZkrillaFi reserves the right to charge the Membership Fee from another one of your connected checking accounts or debit card. You are responsible to notify us by visiting [support@Zkrillafi.com](mailto:support@Zkrillafi.com) if you do not want to renew by requesting account deletion.