

## QUESTIONS OR COMPLAINTS

**Registering a Complaint with CreditNinja.** For customer services issues please call our customer service telephone number at 855-646-5201 (855-NINJA01) or email us at [support@creditninja.com](mailto:support@creditninja.com).

**Registering a Complaint with the State Regulator.** If a problem cannot be resolved by speaking with the lender and the nature of the complaint is something other than a high rate of interest or lack of funds to pay the loan, then you may call the Department for regulatory relief, if warranted.

**Regulator Contact Information.** Utah residents may contact the Utah State Department of Financial Institutions at 801-538-8830. Residents of other states may contact the regulatory agencies of the states in which they reside.

**Availability of CreditNinja's Deferred Deposit Loans.** As of August 9, 2019, CreditNinja is licensed to offer single-installment loans in the following states: Missouri and Utah. As of the same date, CreditNinja offers other types of loans (e.g., installment loans and line of credit) Alabama California, Delaware, Idaho, Mississippi, Missouri, Texas, Utah, and Delaware. Additionally, CreditNinja is licensed to offer other types of loans (e.g., installment loans) in the states listed above plus: New Mexico, North Dakota, South Carolina.

## UTAH WRITTEN CONTRACT DISCLOSURES

**Partial Payment:** A person receiving a deferred deposit loan may make a partial payment in increments of at least \$5 on the principal owed on the deferred deposit loan without incurring additional charges above the charges provided in the written contract.

**Rescission:** A person receiving a deferred deposit loan may rescind the deferred deposit loan on or before 5 p.m. of the next business day without incurring any charges.

**Rollovers:** The deferred deposit loan may not be rolled over without the person receiving the deferred deposit loan requesting a rollover.

**Rollover Limitation:** The deferred deposit loan may not be rolled over if the rollover requires the person to pay the amount owed in whole or in part more than 10 weeks after the day on which the deferred deposit loan is executed.

**Designated Agent:** The name and address in this state of a designated agent upon whom service of process may be made: C T Corporation System, 1108 East South Union Avenue, Salt Lake County, Midvale, Utah 84047.