

# How to talk Acima

## Here's how to say it the right way

### ✔ Do's

- No Credit Needed
- 90 Day Purchase Option
- Lease/Leasable/Lease-purchase
- Cost of Leasing, Rental/Daily Lease Rate
- Initial Rent Payment
- Renewal Payment
- Early Purchase
- Flexible Payments
- Report To Credit

### ✘ Don'ts

- No Credit Check
- 90 Days Same as Cash
- Loan/Finance/Credit
- Interest Rate/Interest
- Processing Fee/Down Payment
- Required Payment
- Payoff /Repayment
- Payment Plan
- Tax Free
- Balance
- Due Date
- Build Credit

## How to present Acima online

Merchant's who choose to display Acima as a purchase option on their company website or other company materials should comply with the following guidelines:

1. Do not include Acima in any listing of "financing," "loan," or "credit" products
2. Identify the Acima product as a "lease" when portraying Acima in connection with other purchase options

### ✔ Do's

- Financing Options
  1. Interest Free financing from Citi Bank
  2. Secondary offer from Affirm
- Lease Option
  - 3.No Credit Needed from Acima

### ✘ Don'ts

- Financing Options
  1. Interest Free financing from Citi Bank
  - 2.Secondary offer from Affirm
  - 3.No Credit Needed from Acima

## Why it matters

Acima is different from traditional financing options. As a result, it is important that merchants and potential customers appropriately understand the Acima product in order to avoid confusion or misunderstanding. Acima should not be presented as, or commingled with, finance, financing, or credit options.

Acima offers a rental-purchase option to eligible customers. In a lease transaction, Acima purchases the desired property from the participating merchant, and leases that property to the customer. Acima owns the property. There is no obligation on the part of the customer to purchase the property from Acima, or to retain possession of the property. In fact, the customer can return it to Acima at any time without penalty.

Generally, different laws and regulations apply to a lease transaction than those that apply to a traditional financial product such as a loan or credit card. Those different laws explain what a lease is and may explain how a lease can be described in marketing and advertising. A lease is, by definition, not "credit," a "credit sale," or an "extension of credit." Therefore, those words, and others associated with traditional financing options, should never be used to describe the Acima product.

▶ Please refer to the FAQs for further important information about the Acima product

