



# Koalafi Lease-to-Own

For customers still building credit

Prequalify Now | No Credit Needed\*



## How It Works

A Koalafi lease isn't just a great way to manage a big expense—it can also give you the opportunity to build your credit.

Koalafi buys the item and leases it to you, reporting your progress to the credit bureaus. Payments are reported to the bureau and can give you the opportunity to build your score.^ After the last payment, the item is all yours!

**Prequalification amounts:**  
\$300 to \$7,500

**Initial payment:**  
Up to \$79, varies by state

**Flexible payments:**  
Save with early purchase option

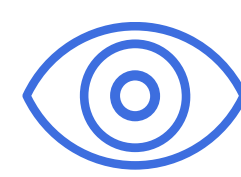
## Why Koalafi



**No credit needed\***



**High chance of approval**



**No hidden fees, no surprises**



**Discounted early purchase options**

### Frequently Asked Questions

**+ What is Koalafi?**

Koalafi is a pay-over-time provider, offering lease-to-own payment plans. With Koalafi, customers can split larger purchases into smaller, manageable payments.

**+ Am I a good fit for Koalafi?**

Koalafi offers leases to customers who are still building credit. You do not need credit to be eligible for a Koalafi lease. Our technology allows us to make more informed decisions about applicants, resulting in high approval rates.

**+ What do I need to apply?**

At the time of application, you will need to have your personal information, income details, bank and debit card information, and initial payment.

**+ Who should I contact if I have questions?**

Give the Koalafi team a call at 844.937.8275 between 8:00 am and 9:00 pm ET Monday through Friday, or 8:00 am to 8:00 pm ET on Saturday.

\*We do perform a credit check on the customer as a part of our application process. "No Credit Needed" does not imply no credit check. For qualifying customers only. Offer subject to change.

^You may have an opportunity to build credit by making on-time payments over the entire agreement term. Koalafi reports positive and negative payment history to multiple credit bureaus.

+The program described is a rent-to-own (or lease-to-own) transaction. You will not own the leased merchandise or acquire ownership rights unless you make all scheduled payments or prepay in accordance with the lease. Details may vary from state to state. Consult your lease for complete terms and conditions.