

Terms & Conditions

I am making a credit application to PayLowRate.com (“PLR”). I am providing information to PLR for that purpose and certify that the information provided in this online credit application is complete, true and correct. I authorize PLR to make inquiries for the purpose of evaluating and verifying the information contained in this credit application, including obtaining credit reports, employment history and contacting my employer.

In the Federal and State Disclosures below, “you” and “your” refers to each applicant; and “our,” “we,” and “us” refers to PayLowRate.com)

Federal Disclosure

IMPORTANT INFORMATION ABOUT PROCEDURES FOR APPLYING FOR CREDIT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who applies for credit. What this means to you: When you apply for credit, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see the applicant’s driver’s license or other identifying documents.

State Disclosures

CALIFORNIA RESIDENTS: If married, you may apply for a separate account.

MAINE, RHODE ISLAND AND TENNESSEE RESIDENTS: You must have physical damage insurance covering loss or damage to the vehicle for the term of the contract. You may purchase required insurance through any agent or broker and from any insurance company that is reasonably acceptable to PayLowRate.com. You are not required to deal with any of our affiliates when choosing an agent, broker or insurer. Your choice of a particular agent, broker or insurer will not affect our credit decision, so long as the insurance provides adequate coverage with an insurer who meets our reasonable requirements.

NEW YORK RESIDENTS: In connection with this application, PayLowRate.com may request a consumer report on you. If you request, we will inform you whether or not a consumer report was requested and, if it was, of the name and address of the consumer reporting agency that furnished the report. Additional consumer reports may be ordered without further notice to you in connection with any update, renewal or extension of credit granted.

OHIO RESIDENTS: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

RHODE ISLAND RESIDENTS: Credit reports may be obtained in connection with this application for credit.

VERMONT RESIDENTS: In connection with the submission and evaluation of a credit application, you, the undersigned, authorize PayLowRate.com to investigate your credit and employment history, obtain credit reports on you and release information about its credit experience with you. If your credit application is approved and credit is granted, you also authorize PayLowRate.com and any assignee of your credit obligation (your "account"), and their respective employees and agents, to obtain additional credit reports and other information about you in connection with reviewing the account, collecting on your account or for any other legitimate purpose.

WISCONSIN RESIDENTS: No provision of any marital property agreement, any unilateral statement under Wis. Stat. Section 766.59 or any court decree under Wis. Stat. Section 766.70 applied to marital property adversely affects PayLowRate.com's interest unless you furnish a copy of such agreement, statement or decree to us or we have actual knowledge of such adverse provision before credit is granted.

Please print and retain a copy of this agreement for your records.