



Pay Monthly With Uplift

Uplift is a third party provided payment option that makes it easy for your clients to book their dream vacation by giving them the freedom to pay over time. With Uplift, your clients can spread the cost of their vacation into 12 affordable payments. They complete a quick and easy application and receive an instant credit decision. Uplift pays for the trip in full at time of booking and tracks your client's payments for you. By offering your clients Uplift Pay Monthly, everyone benefits. You can book more business and they can lock in a great deal and travel worry free.

Frequently Asked Questions

General Questions

What is Uplift?

- Uplift is a payment program that makes travel more accessible, affordable, and rewarding for your clients. Clients can apply for a loan ('monthly payment plan') through Uplift to pay for their trip, including associated costs like add-ons and extras (Travel Protection ('insurance') plans, Gratuities, Transfers and Transportation, etc.).
- Clients may have up to two loans active through Uplift at any given time.
- You or your clients may learn more about Uplift by visiting www.uplift.com.

Is the Uplift Pay Monthly option available for all types of trips / bookings?

- Yes. However, to qualify, the trip or itinerary must:
- Minimum total price of \$300.00 and maximum total price of \$15,000.00 –including all trip add-ons and extras such as service charges, transfers and transportation, Travel Protection ('insurance') plans, etc.
- Advance booking window of 11+ days (i.e. vacation begins 11+ days from booking date).

Who can apply for travel financing through Uplift Pay Monthly?

- To qualify, any applicant must be:
 - Traveling on the itinerary
 - 18 years old or older
 - U.S. resident (possess a valid U.S. Social Security Number)
 - Possess a valid MasterCard or Discover credit card or any major debit card
 - Possess a U.S. mobile phone number and smart phone with browsing capability
 - Residents of West Virginia and Iowa are not eligible due to local regulations
 - Clients are unable to apply through Uplift using a different name than what is used on his/her supplier booking.



Why should I offer Uplift's Pay Monthly?

- Better conversion rates and happier clients!
- Your clients can choose to vacation now – but pay later.
- Uplift offers access to payment plans with low interest rates and no prepayment penalties for qualified clients, following a fast and easy application.
- Uplift handles all of the financing logistics and client inquiries about payment.

How long does the approval process take?

- After entering a few personal details and submitting the application, the approval decision takes just seconds. Your client will know immediately about the approval decision.

Does a client have to pay off a loan prior to the travel commencement date?

- No. A payment plan through Uplift does not have to be paid in full prior to travel.

Are there any late fees?

- No. Uplift does not charge late fees.

How does a client make payments to Uplift? Is an account with Uplift required or provided?

- Monthly payments automatically debited from the form of payment that the client initially used to submit the first payment at the time of booking.
- Once a booking is confirmed, an Uplift account will be created for your client, which she/he can access by visiting pay.uplift.com and using his/her mobile number to log in.

What is the 'Estimated Monthly Price?'

- Once the total trip cost, and Travel Protection plan cost if applicable, are determined, Uplift Pay Monthly auto-calculates an estimated monthly price sample based on an example APR of ~15%.

Can I enter, or can a client enter the name of someone who is not traveling as the Uplift applicant?

- No. Our validation system requires that a client's booking details match the personal information on his/her credit report.
- We regrettably do not accept third-party payment.

Do I have to enter a mobile phone number?

- Yes. When using Pay Monthly via phone with an Agent, the applicant must provide a valid (U.S.) mobile phone number and allow the Agent to send a free SMS/text for security



verification purposes. The client will receive a text message from Uplift to complete the application process.

What information will clients be asked to provide – and is it secure?

- Simple information such as annual household income and a valid form of payment.
- Accepted forms of payment include Mastercard credit/debit, Visa debit, and Discover cards. Uplift currently does not accept American Express cards or Visa credit cards.
- Personal information entered securely via a client's mobile device is not visible to Travel Advisors/Agents during the application process for privacy reasons – and is completely secure.

Does checking a rate impact a client's credit score or profile?

- Checking Personalized Rate (Offer) does not impact your client's credit score positively or negatively. When your client applies for a monthly payment plan ('loan') through Uplift, an instant approval decision is given following a soft credit pull. Regardless of approval decision, this 'soft' credit check will not affect the applicant's credit profile.
- Payment Plan ('loan') Acceptance – Hard Inquiry: When a client accepts a monthly installment/payment plan ('loan') through Uplift, we request that s/he finalize the application with a first ('down') payment. Upon completion of the application, and acceptance of the loan and its Terms & Conditions, a hard credit inquiry occurs.

What factors are used to calculate interest rate?

- Actual monthly payment amounts are calculated based on the applicant's credit profile information as well as other factors. Once your client is approved and checks his/her rate and the 'soft' credit check is performed, a personalized offer will appear.
- The first payment offered when a client checks his or her rate may be higher than the remaining, eleven (11) equal payments. Along with a number of other factors, total trip price and/or the inclusion of a travel protection ('insurance') plan as part of a trip can affect the first payment amount due.

Is the application process binding – what if the client wishes not to proceed during the process?

- Applicants can exit the non-binding application process at any time prior to final Terms & Conditions and first ('down') payment being successfully submitted. Your clients are not committed to Uplift at any point during the application process until the 'Confirm' button to accept the monthly payment plan ('loan') is pressed, your client successfully submits first payment, and the Terms & Conditions 'Accept' button is pressed by the client on directly on his or her mobile device.



Booking Changes

If a client has already made deposit payments, can she/he still apply through Uplift Pay Monthly for the final payment amount?

- Yes. If your client has already paid a deposit on an existing booking, she/he can still apply for and use Uplift Pay Monthly to pay the remaining balance due (i.e.: Final Payment).
- The remaining balance on the booking must be a minimum of \$300.00 and may not exceed \$15,000.00.

What happens if I modify a booking, will Uplift monthly payments change?

- **Price Increases:** If a client's trip price increases, client will pay all additional costs/fees separately from any existing Uplift loan directly to the supplier. Clients' Uplift loan(s) amount(s) and monthly payment(s) will not change.
- **Price Decrease:** If a client's trip price decreases, supplier or Agent will issue a refund to Uplift using the same process as would be the case with any normal booking. Uplift automatically refunds confirmed amount to clients' remaining loan balance without any additional action from Agents or suppliers.
- **Refunds and Partial Refunds:** If a refund exceeds the amount of a client's remaining loan balance, Uplift will automatically refund the difference to a client's form of payment on file.

What happens to the booking when a client is not approved?

- Your client may complete the booking with you by using a different payment method (ex: credit/debit card direct to supplier).

Payment Setup, Servicing & Changes

Do I have to monitor or track a client's monthly payments?

- No. Your client will be responsible for his/her monthly payments, which are made directly to Uplift. Your clients can access his/her accounts online at pay.uplift.com by using the mobile number she/he used to complete the Uplift Pay Monthly loan application.
- Supplier(s) will always receive full payment – the total amount for which a loan was approved – at the point-of-sale, after which the Agent/supplier should refer clients to Uplift for any questions or concerns about payments or balances.

Can a client setup his/her payment(s) over multiple forms of payment?

- No. We regrettably do not accept multiple forms of payment at this time. However, your clients may change their form of payment on file as many times as they wish.



Can a client change his or her payment method?

- Yes, a client can change his or her payment method at any time by visiting pay.uplift.com and using his/her mobile number to log in.
- Your clients can select ACH as a form of payment in Uplift's borrower's portal.

How often and when will a client's form of payment be charged?

- Client's monthly payments are based on the loan (payment plan) start ('origination') date. For example, if a payment plan through Uplift is initiated on January 10th, the first of the remaining eleven (11), equal payments would be due on February 10th of the same year.
- If a scheduled monthly payment falls on the last day of a month, that does not contain 30 or 31 days, payments will thereafter be debited on the last day of the following month.

Can a client make additional payments or pay off his/her loan early?

- Yes. Your clients can make additional loan payments any time by visiting pay.uplift.com.

What happens if a monthly payment declined?

- Uplift will contact your client directly in order to make new payment arrangements. This will not impact your client's booking. We pride ourselves in working in a positive and proactive manner with clients to ensure on-time payments leading up to the loan's end date.

What if a client chooses to cancel automatic Uplift Pay Monthly payments?

- Please advise your client to send an email request to support@uplift.com requesting autopay cancellation and to advise of a different payment scheme.
- We will provide your client with our mailing address for check payments.

Will a client get payment reminders each month?

- Yes. Uplift sends payment reminders via SMS/text each month, two days prior to the due date, before charging the client's form of payment on file with Uplift.

[Application Issues & Troubleshooting](#)

A client's loan offer expired – and she/he reapplied. Why is the new monthly payment amount higher than the first payment quoted in the first application?

- If your client does not accept his/her initial loan offer, and chooses to re-apply, the new payment plan/loan terms may be different.

A client says they were denied. How can the client reapply?

- If a client's application is denied, the reason for the denial will be displayed to the client. The



client will also receive an email outlining the reasons for Uplift's 'adverse action' (denial).

- If there is another qualified traveler on the booking who would like to apply, you may send the Uplift application link to him/her to do so.

If I need further assistance, what is your Customer Support hours and contact information?

- Please contact Uplift Customer Support, we are available 24/7, and will happily assist.
 - **Phone**
(844) 257 – 5400 → General Customer Support
Anyone, including your clients, may reach out to our team anytime via this number.
(888) 893 – 2227 → Dedicated Travel Advisor & Agent Support
Specially-trained Uplift Customer Support representatives are available via this number to provide assistance when you need it.
 - **Email**
support@uplift.com → General Customer Support
Available to you and your clients – send us your general questions, comments, and feedback here!
agentaccounts@uplift.com → Dedicated to Uplift Account Setup & Service
Specifically dedicated to assistance with setting up new Travel Advisors with their Uplift accounts and for general Account Help & Access Issues for any Uplift user (ex. password resets, login issues, etc.).
 - **Live Chat & Search**
Travel Advisors can simply click, 'Chat' in the lower, right-hand corner of their screen when logged into the Travel Advisor Tool – and connect directly and instantly to an Uplift Customer Support Agent.