



## Pay Monthly With Uplift

Uplift is a third party provided payment option that makes travel more accessible, affordable and rewarding by giving you the freedom to travel now and pay over time. With Uplift, you can spread the cost of your vacation into 12 affordable payments. Complete a quick and easy application and receive an instant credit decision. Your travel dreams don't have to wait.

## Frequently Asked Questions

### **Travelers applying for a payment plan through Uplift must be:**

- Traveling on the vacation being financed (traveler booking details must match the personal information on credit profile)
- 18+ years of age
- U.S. resident (possess a valid U.S. Social Security Number)
- Possess a valid MasterCard or Discover credit card or any major debit card
- Mobile smartphone user (applicants must enter their personal mobile number)
- Residents of West Virginia and Iowa are not eligible due to local regulations

### **Is there interest or fees associated with Uplift Pay Monthly loans?**

- Uplift offers interest rates as low as 4.99% (9.01% APR) – the industry's lowest.

### **Do I have a credit limit with Uplift?**

- Unlike a credit card, Uplift Pay Monthly products are not a revolving line of credit. Each loan through Uplift is independent and your balance decreases as you make payments.

### **How many Uplift Pay Monthly loans can I have?**

- You may have up to two distinct loans through the Uplift Pay Monthly program. Each application of credit is evaluated based upon your credit risk at the time of application.

### **Does Uplift perform a credit check?**

- Yes, after obtaining your consent, we perform a 'soft' credit check to verify your identity and determine your eligibility for financing. Regardless of the evaluation of your application, this 'soft' credit check will not affect your credit score. If you apply for more loans with Uplift, additional 'soft' credit checks will seek your consent before a credit check is completed.



### **What is CBW and how is it related to Uplift?**

- CBW is a Kansas-chartered bank and is the lender for all loans obtained through Uplift.

### **Is my personal information secure with Uplift?**

- Uplift offers the industry's highest level of data security (PCI Level 1). We encrypt all sensitive data – including your social security number. We also maintain physical, electronic, and procedural safeguards to protect your information.

## **Uplift's Pay Monthly Program**

### **How do I participate in the Pay Monthly program?**

- If your vacation package meets the minimum requirements of \$300 - \$15,000 and you are booking at least 11 days in advance, you may be eligible for a Pay Monthly Loan.
- Your travel agent will send you a client Self-Pay email that you must fill out in order to apply for the Pay Monthly Loan.
- You will not be able to apply for an Uplift loan approval with a different name than what is used in the reservation. Validation in the system compares booking details with the credit report. If the names don't match, it will be denied.
- Uplift calculates the accurate monthly payment for the loan after conducting a soft credit check during the loan approval process, then will display the payment information for you to review prior to accepting the terms and conditions.
- You begin the 12 months of Uplift payments the day you sign up for the loan.
- You are not locked into the pay monthly option if you choose not to proceed with the loan. On the checkout screen, if you choose to explore the pay monthly option but then decide not to follow through with the loan application, you can back up and select to pay in full or apply partial payment.
- If the loan is denied, a message will display informing you of the denial. Once the message modal is closed, you will be returned to the payment page to proceed with a regular form of payment.
- It is only a matter of a few seconds after completing the application for approval to take place.

### **Other loan process considerations include:**

- You can review the loan details throughout the term of the loan. Loan information will always be available through Uplift's borrower portal at [www.Uplift.com](http://www.Uplift.com). Simply use your mobile number to log in.
- You will not be able to make a name change modification to the lead passenger if it is different than the one used to apply for the Pay Monthly loan.



- The balance does not need to be paid in full prior to travel. Payments may continue after travel has been completed.
- The loan balance may be paid off at any time without penalty.

### **Why didn't Uplift approve my loan?**

- Uplift considers a variety of factors when evaluating loan applications. If we are unable to approve you for a loan, the specific reasons of why you were not approved will be provided to you through the Uplift borrower portal at [www.Uplift.com](http://www.Uplift.com). All you will need to do is sign in using your mobile number.

### **How do I cancel a purchase I made with Pay Monthly?**

- You can cancel your purchase directly with your travel agent.
- Universal Parks & Resorts Vacations™ will then credit your Pay Monthly loan for the appropriate amount, if applicable.
- Your account will be updated within 48-72 hours. Please sign in at [www.Uplift.com](http://www.Uplift.com) using your mobile number to review your balance.

### **Can I make changes to travel I made with Pay Monthly?**

- Any travel related changes would need to be discussed with your travel agent directly. The effect of any changes to your travel arrangements on your loan balance will depend upon the nature, type and dollar amounts involved in the change made.
- In order to adjust your loan terms, your travel agent would need to send you a new client self-pay email and you'd need to re-apply.

### **Can I apply for a Pay Monthly loan over the phone?**

- Unfortunately, we do not take applications over the phone.

### **How much can I finance?**

- Your travel package amount must be within \$300-\$15,000 and at least 11 days prior to departure (pending availability).

### **When does interest start to accrue?**

- Interest begins to accrue once your loan has completed processing (3-4 business days from your booking date).



## Making loan payments

### Where can I review my loan details?

- Your loan information will always be available through Uplift's borrower portal at [www.Uplift.com](http://www.Uplift.com). Simply use your mobile number to sign in.

### How do I make my loan payments?

- As part of your Uplift Pay Monthly loan acceptance, your loan payments will be automatically debited from the credit or debit card used when booking your travel.

### Can I make additional loan payments?

- Yes, you can do so by signing into the borrower's portal at [www.Uplift.com](http://www.Uplift.com) using your mobile phone number.

### When do I pay for travel insurance?

- Your first loan payment will include the cost of travel insurance.

### If I make additional loan payments, will my monthly payment change?

- Your monthly payment will not change, but the amount of the last payment will be less and the duration of your loan will be shorter.

### Are there any penalties for paying my loan early?

- No, there are no penalties for paying off your loan early.

### When paying off my loan, do I pay interest on the entire loan amount or only up to my payoff date?

- You will only pay interest up to your payoff date.

### Can I change the form of payment I'm using to make my loan payments?

- Yes, please sign in to the borrower's portal at [www.Uplift.com](http://www.Uplift.com) to make updates.

### Can I make loan payments with my co-branded loyalty card?

- Payments on your loan can be made through any of the following card networks: Mastercard credit/debit, Visa debit, and Discover cards. Payments through any card



used will earn you the benefits of using the card as the issuer allows (items such as points or miles).

### **Will Uplift send me payment reminders?**

- Yes – we will send you reminders via both email and text message.

### **When are my payments due?**

- Your monthly payments are based on your date of purchase. For example, if you purchased your ticket on January 10, 2020, your next loan payment would be on February 10, 2020. If your scheduled payment falls on the last day of a month that does not contain 30 or 31 days, the payment will be debited on the last day of that month. You can also review your payment schedule by visiting [pay.Uplift.com](https://pay.Uplift.com).

### **What happens if I don't pay?**

- Please understand that when you take out a loan through Uplift, you are entering into a legal obligation to repay your loan. Uplift may report your repayment data to one or more credit bureaus. If you are late on a payment, miss a payment or do not repay your loan in full, your credit and your travel plans may be negatively impacted and you will not be able to benefit from Uplift's Pay Monthly for your future travels.

### **How do I update my phone, email or home address?**

- To update your contact information, please contact us. We're available 24/7 and will happily assist.
  - **Phone**  
**(844) 257 – 5400** → **General Customer Support**  
Anyone may reach out to our team anytime via this number.
  - **Email [support@uplift.com](mailto:support@uplift.com)** → **General Customer Support**  
Send us your general questions, comments, and feedback here!

For more information about Uplift, visit [www.Uplift.com](https://www.Uplift.com).