



LendingClub

Patient Solutions

Patient-Friendly Policies
October 2021

The following is a comprehensive overview of our policies. Please make sure you understand all of your responsibilities.

- Application requirements
- Submitting an application on behalf of an applicant
- Credit Account Agreement
- Applicant privacy
- Lending equality
- Patient-friendly policies



Application Requirements

When submitting applications, an applicant needs to meet the criteria below:

- Be 18 or older
- Be a U.S. resident
- Have a street, rural route, APO, or FPO mailing address
- Have a valid Social Security number
- Have a valid government ID

Acceptable forms of ID:



State ID or drivers license

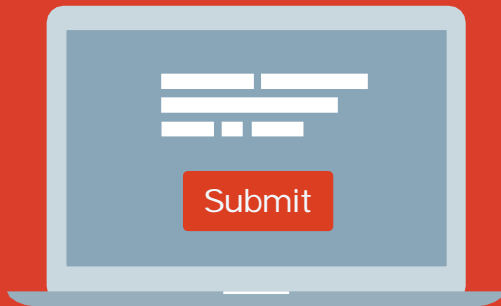


Passport



Military ID

Submitting an application on behalf of an applicant



If an office submits an application on the applicant's behalf, the office must obtain the applicant's permission to do so and take the following actions:

1. Provide the applicant with the appropriate brochure
2. Read to the applicant all disclosures that appear in the application and the Terms and Conditions
3. Obtain the applicant's consent to the Privacy Policies listed on the application page, and provide copies of each, if requested:
 - LendingClub Patient Solutions
<https://www.lendingclub.com/patientsolutions/privacy>
4. Provide Credit Account Agreement (Promotional No-Interest Plans and Promotional Rate Plans)
5. Submit the application through the online Practice Center

Credit Account Agreement

If an office submits an application for a credit account with a Promotional No-Interest Plan or Promotional Rate Plan on the applicant's behalf, the office must provide the applicant with the Credit Account Agreement at the time of application and prior to transacting on their credit account.

Hand applicants the Credit Account Agreement. A copy can be found within:

- Request materials tab of your Practice Center
- Practice Tools tab on LendingClub Patient Solutions Portal
- Your Welcome Kit

Applicant Privacy



To explain the capture and use of certain information, please refer applicants to the following locations with the relevant Privacy Policies and the Terms and Conditions:

1. Online Application

Privacy Policy and Notice link provided to applicant at the time of application. If applying on the applicant's behalf, print and hand a copy to the applicant.

2. Credit Accounts with Promotional No-Interest Plans or Promotional Rate Plans

Privacy Notice included in the Credit Account Agreement provided to the applicant at the time of application for the Promotional No-Interest Plans and Promotional Rate Plans.

Lending Equality

Be sure that everyone has equal credit opportunity

Act fairly

- Credit must be offered to all applicants consistently and equally.
- All available payment plans must be offered to all applicants.



Be impartial

- Applicants should not be discouraged from applying for credit due to their race, color, religion, national origin, sex, age, marital status, receipt of public assistance income, or exercise of consumer rights.



Be responsible

- Don't invite allegations of discrimination by potentially violating state or federal fair lending laws.



Lending Equality

Laws exist to shield everyone from unfair, deceptive, and abusive acts and practices, which can cause consumer harm, including financial harm.

Don't be:

Unfair—Don't cause substantial injury, monetary or otherwise, to the applicant by treating them unfairly.

Deceptive—Don't intentionally omit information or mislead the applicant regarding their product and payment options.

Abusive—Don't interfere with the ability of the applicant to understand a term or condition of their product and payment options. And never take unreasonable advantage of any individual.

Be sure to be:

Informative—Applicants should be given all the information before making a product decision.

Patient-Friendly Policies

3-Day Consideration Period

The 3-Day Consideration Period is triggered when the office submits an application on behalf of an applicant for an amount over \$1,000 and a Transaction Document (Loan Agreement or Sales Slip) is submitted during the three calendar days following.

If the borrower requests a refund during the 3-day consideration period, he/she has the right to receive a full refund from the office.

30-Day Start Requirement

The 30-Day Start Requirement means treatment must start within 30 calendar days of initiating funding.

Important

Start of treatment is defined as the start of lab or preparation work or the first visit (either a single visit or the first visit in a series of visits).



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