Partner Website Compliance

DOs, DON'Ts, and Reminders – Approved Language Guide

1) **Equal Housing Lender (EHL) Requirements**
   a) Include the **Equal Housing Lender logo** (minimum of 1 inch) on:
      - Any page discussing financing
        (1) Click Here to access the logo

2) **Cross River Bank Disclosure**
   a) For any website that references Sunlight, financing in general, or any loan information:
      - Include "Certain Sunlight Financial LLC loans through Cross River Bank, Equal Housing Lender, a New Jersey state-chartered bank, Member FDIC. This is not a deposit product."

3) **Representative Examples**
   a) If any of the following are included: loan term, APR, payment amount, loan amount
      - Include all required elements in one clear example:
        (1) Loan amount
        (2) APR
        (3) Term length
        (4) Monthly payment
        (5) Total repayment amount
      - **Examples:**
        (1) "The monthly payment for a 15 year home improvement installment loan of $10,000 with an APR of 10.99% would be $113. No down payment required. Not all loan products will be available to all partners or all consumers."
        (2) "The monthly payment for a 20 year solar loan of $30,000 with an APR of 11.99% would be $337. No down payment required. Not all loan products will be available to all partners or all consumers."
        (3) **Email us at installermonitoring@sunlightfinancial.com if you have a specific product that you are referencing on your website to ensure you display the correct disclosure.**

4) **Approvals & Credit Decisions**
   a) **DON'T:**
      - Say "Instant approval"
      - Say "Guaranteed approval"
      - Say "Get approved immediately"
      - Say "Pre-approved" (unless legally accurate and supported)
   b) **DO:**
      - Say "Fast credit decision"
      - Say "Quick application decision"
      - Say "Apply to see your options"
      - Say "Financing options available to qualified applicants"

5) **Monthly Payments**
   a) **DON'T:**
      - Say "$99 per month"
      - Say "As little as $159/month"
      - Say "Low monthly payments"
   b) **DO:**
      - Say monthly payment amounts **only** if you also include a ***full Representative Example (see #3 above)***
      - Or remove the payment amount entirely and say: "Multiple repayment options may be available"

6) **Interest Rates & Annual Percentage Rates**
   a) **DON'T:**
      - Say "6.99% for 10 years"
      - Say "0% financing"
      - Say "Rates from .99% to 4.99%"
      - Say "Interest rate as low as 4.99%"
   b) **DO:**
      - Use "APR" immediately after any percentage
      - Say "6.99% APR for a 10-year term"
      - Say "0% APR financing"
      - Say "Rates from 0.99% to 4.99% APR"
      - Include a full Representative Example when referencing any interest rate and APR

7) **Term Lengths (Months / Years)**
   a) **DON'T:**
      - Say "2–15 year payment plans"
      - Say "60 months"
      - Say "10-year financing"
   b) **DO:**
      - Include a full Representative Example when referencing any term length
      - Or say: "Multiple financing terms may be available"

8) **Promotional Financing (0%, Deferred Interest, etc.)**
   a) **DON'T:**
      - Say "0% financing" without explanation
      - Omit promotional disclosures
   b) **DO:**
      - Include a clear disclosure explaining the promotion and conditions
        (1) Example: "For a $7,000 deferred interest promotional loan with a 20.99% APR for 60 months, there will be no required monthly payments for the first 12 months, then 48 payments of $257 each. If the loan is paid off in full in the first 12 months, all interest

will be waived. Payments and total interest may vary based on amounts paid during the promotional period."

- State that offers are subject to eligibility

9) **"Same as Cash" Language**
   a) **DON'T:**
      - Say "Same as cash"
   b) **DO:**
      - Say "Promotional financing available"
      - Say "Deferred interest financing may be available"

10) **Urgency & Pressure Language (UDAAP Risk)**
   a) **DON'T:**
      - Say "Lock in your rate"
      - Say "Act now"
      - Say "Limited-time approval"
      - Say "Easier than ever to get approved"
   b) **DO:**
      - Say "Financing options available"
      - Say "Apply today to explore your options"
      - Keep language factual and neutral

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