## **EasyPay Terms & Conditions**

To continue the EasyPay enrollment process, please read the following terms and conditions:

## **Consent To Do Business Electronically**

You have a right to receive a copy of your preauthorized electronic funds transfer authorization and consent to receive such copy electronically. Your consent is limited to receiving a copy of your authorization and information relating to EasyPay.

You can withdraw your consent at any time during this enrollment process before you click the Enrollment Confirmation's "Submit" button by clicking on your browser's "Back" button or clicking on the "Cancel" button. However, your enrollment may be completed online only if you agree to accept the copy of your authorization in electronic form. Otherwise, you may complete the enrollment form on the back of your statement and mail it with your next payment.

If you accept an electronic copy of your authorization, you may later obtain a paper copy by contacting your American Honda Finance Corporation ("AHFC") (DBA Honda Financial Services or Acura Financial Services) service center. In addition, you can cancel or update your information at any time by clicking on the "Manage EasyPay" button on your dashboard.

In order to transmit, receive, and retain your authorization and other information related to your EasyPay enrollment, you should have and continue to have: Microsoft® Windows® Desktop, Apple® Mac OS® Desktop, Android<sup>TM</sup> Phone and Tablet, iOS Phone and Tablet, Windows® 10 Phone and an Internet Browser (latest version of Apple Safari, Google Chrome<sup>TM</sup>, Mozilla® Firefox® or Microsoft® Edge). To print or download disclosures you should have a printer connected to your PC or sufficient hard-drive space for saving the disclosure.

By enrolling your account, you agree that you have the ability to transmit, receive, and retain disclosures in electronic form and that you consent to receive such disclosures electronically.

## **Consent To Automatic Payments**

You authorize AHFC to withdraw funds by electronic transfer from the financial institution and account named for EasyPay Automatic Payments due under the terms of the Retail Installment Contract/Motor Vehicle Lease Agreement between AHFC and the owner/lessee named in the contract/agreement. You understand that the regularly scheduled payment, or the amount that you designate, will be automatically withdrawn even if additional payments are submitted during the same calendar month. Your EasyPay monthly payment will be transferred from your checking or savings account within two business days of the day of the month you select. Should the payment due date fall on a Sunday or holiday, the payment will be processed within the next two business days. If your selected payment date falls on the 29th, 30th, or 31st, for months with a shorter number of days, we will process the payment from your checking or savings account on

the last day of the month (or within two business days if the last day of the month is a Sunday or holiday).

You will continue to receive a monthly statement detailing the date and amount of the automatic payment and any other amounts owing, if applicable. The date and amount of the automatic payment on your statement is your proof of payment.

You understand that AHFC will discontinue EasyPay if it learns that you have filed a petition for bankruptcy, if we confirm your request to voluntarily surrender the vehicle/collateral subject to the Retail Installment Contract/Motor Vehicle Lease Agreement, or if the vehicle/collateral is subject to repossession.

This authorization will remain in effect until you cancel the EasyPay schedule online; or we receive written notice from you; or until your account has been paid in full; or the original or extended term has ended. AHFC may discontinue EasyPay at any time for any reason without prior notice. You may elect to cancel your authorization at any time online by accessing the "Manage EasyPay" option online from your dashboard at <a href="https://www.hondafinancialservices.com">www.hondafinancialservices.com</a> or <a href="https://www.hondafinancialservices.com">www.hondafinancialservices.com</a> or contacting your AHFC service center at the return address in your monthly statement. The cancellation will stop your next regularly scheduled payment as long as it is made before 2 PM Pacific Time on the day of that scheduled payment. In addition, you may stop payment by notifying your financial institution verbally or in writing at any time up to 3 business days before the regularly scheduled payment date.

These methods of cancellation (and other methods of cancellation we may make available from time to time) are the only ways that you can cancel this authorization.

Please notify us of any checking or savings account or address changes as soon as possible to ensure timely payments. Checking or savings account changes made via the web portal will be processed within that same day, but payments already scheduled to be made the same day of the change will still be processed. Checking or savings account changes requested via other written mediums will require a 10 day processing period after receipt of the request. You may change your personal payment source from which your monthly funds are deducted by accessing the Manage EasyPay option and selecting the "Cancel EasyPay" option online from your dashboard at www.hondafinancialservices.com or www.acurafinancialservices.com, or contacting your AHFC service center at the return address in your monthly statement.

You acknowledge that EasyPay does not automatically withdraw funds to pay charges in excess of your regularly scheduled payments. Such incidental charges may include property taxes, registration fees, parking tickets, etc. and must be paid separately.

If your transfer is rejected due to insufficient funds, AHFC may charge you a fee and your bank may also charge you a fee. If your transfer is rejected due to insufficient funds on three occasions within a 12 month period, we will cancel your EasyPay enrollment and will no longer attempt to

debit funds from your account. You agree that the payments authorized by you must comply with the terms of U.S. law. After you have accepted the terms and conditions and completed your EasyPay setup, we will confirm the date on which your first EasyPay payment will be processed. Please follow the instructions regarding any payments due before your first EasyPay payment will be processed.

For information about how to contact AHFC, <u>click here</u>.

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