

Employee Interest Free Loans On Demand

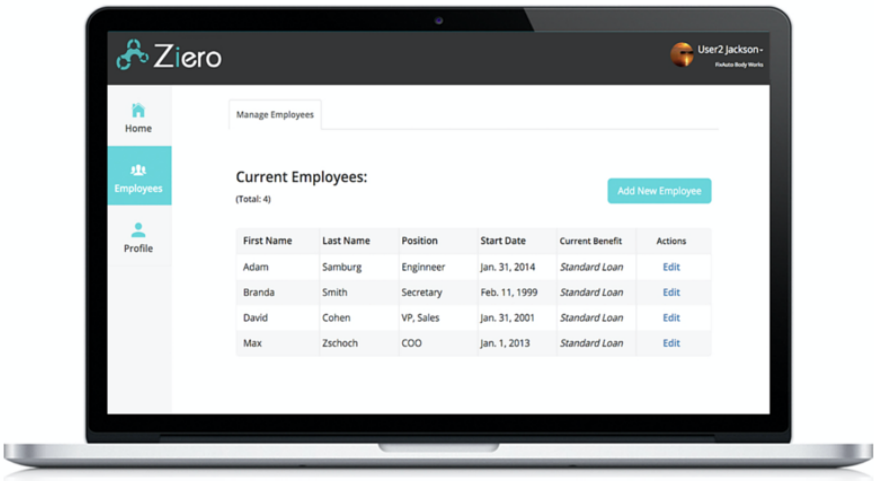
BENEFITS

EMPLOYER

- ✓ Free sign up. Pay per use.
- ✓ Ziero manages all loan administration, repayment and servicing.
- ✓ Ziero provides 100% of the capital.
- ✓ No Risk. Zero liability for defaults.
- ✓ No payroll integration required.

EMPLOYEE

- ✓ Accessible online 24/7.
- ✓ Funds available in bank account within 36-48 hours.
- ✓ Quick 5 minute application.
- ✓ Interest-free repayment over 6 to 18 months via automatic withdrawals.



TERMS

- Minimum credit score required: FICO score of 670
- Employees must have a valid US bank account.
- Borrowers may be charged a \$10 late fee if monthly payment is over 10 business days late.

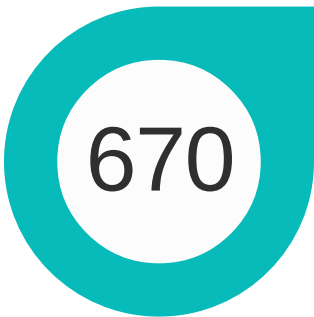
LOW COST PRICING

LOAN	TERM	COST
\$1,000	6 MONTHS	\$ 99
\$2,000	12 MONTHS	\$199
\$3,000	18 MONTHS	\$299

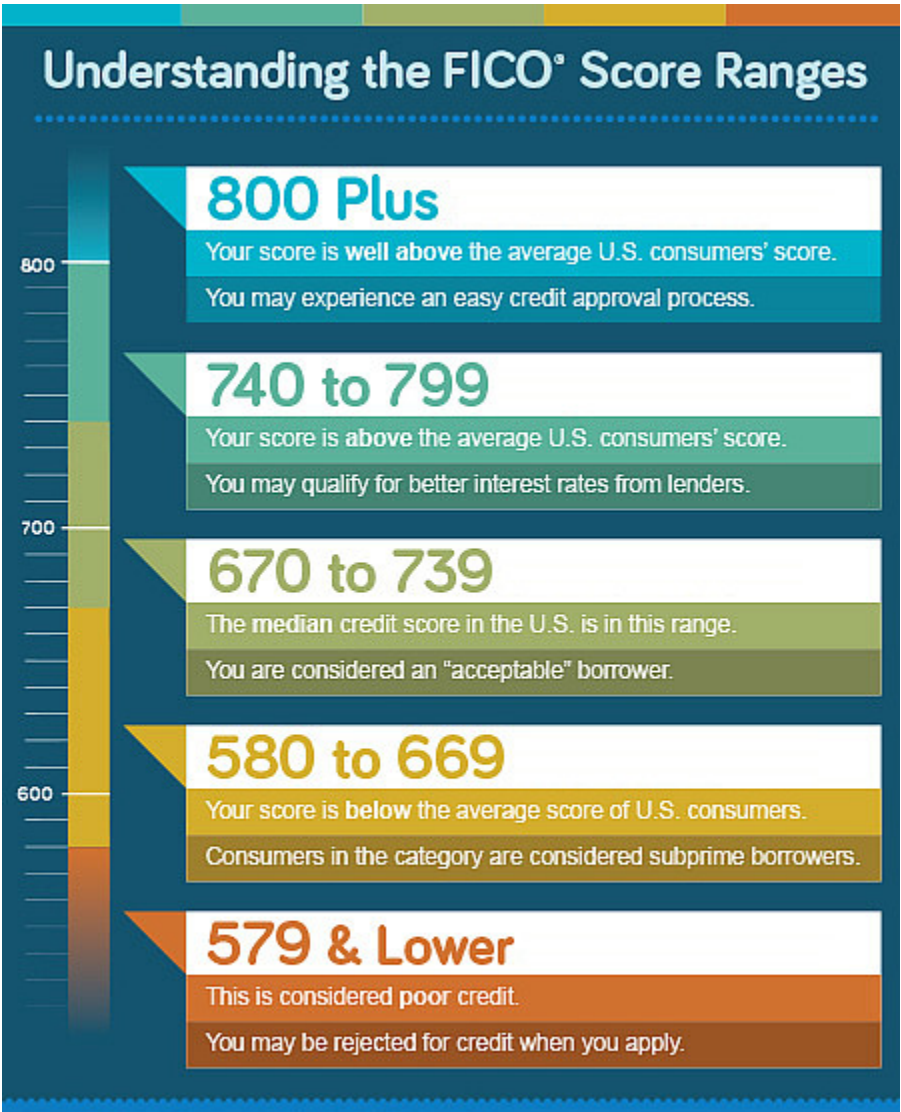
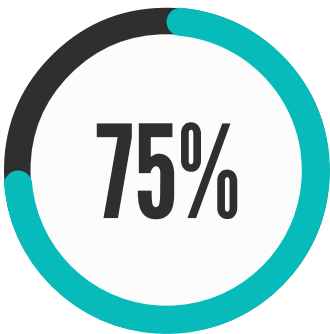


Credit Score Overview

OUR FICO CREDIT SCORE REQUIREMENT



AMERICANS WITH A FICO SCORE OF 670+



SOURCE: EXPERIAN

Employer Guarantee Program

Q: HOW DO I EXTEND THIS BENEFIT TO MY EMPLOYEES WHO DON'T MEET THE CREDIT REQUIREMENT?

A: It's easy! By simply agreeing to make 50% of the monthly repayment amount due, when an employee/borrower fails to make the payment.

