

Zolve Credit Card Statement

Zolve Physical Credit V1
VISHNU RATAKONDA - Card Ending in - *6758
Bill Period: 15-07-2022 - 14-08-2022

Payment Information

New Balance
\$1,423.19

Payment Due Date
10-09-2022

Minimum Payment Due
\$142.32

Late Payment Warning:

If we do not receive your minimum payment by your due date, you will have to pay a late fee of up to \$20.00

Minimum Payment Warning:

If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

If you make no additional charges using this card and each month you pay

You will pay off the balance shown on this statement in about

And you will end up paying an estimated total of

Only the minimum payment

2 year(s)

\$1,423.19

If you would like information about credit counseling services, Call: 844-753-7581

Account Summary

Previous Balance	\$2,208.11
— Payments	\$1,021.11
— Other Credits	\$0.00
+ Purchases	\$236.19
+ Cash Advance	\$0.00
+ Interest Charged	\$0.00
+ Fee Charged	\$0.00
New Balance	\$1,423.19
Credit Limit	\$2,300.00
Credit Limit Available	\$876.81
Cash Advance Credit Limit	\$0.00
Cash Advance Credit Limit Available	\$0.00

Pay or manage your account on our mobile app or at www.zolve.com.

- See reverse for Important Information

Card Account Number
519605*****6758

Statement Date
15-08-2022

New Balance
\$1,423.19

Minimum Amount Due
\$142.32

Payment Due Date
10-09-2022

Please send us this portion of your statement and only one check (or one money order) to ensure your payment is processed promptly.

Amount Enclosed \$

VISHNU RATAKONDA

15501 Bruce B Downs Boulevard Apt 3707
Tampa, FL 33647 USA

- Allow at least 5-7 business days for delivery to avoid late fee.

 **VISHNU RATAKONDA** Card ending in *6758

Posted Date	Transaction Date	Description	Amount(USD)
Payments and Other Credits			
07/26/2022	07/26/2022	Zolve CC Bill	\$220.81
08/02/2022	08/02/2022	Cashback - ICE SSSSCREAMIN(TAMPA) TAMPA FLUSA	\$0.13
08/03/2022	08/03/2022	Zolve CC Bill	\$800.00
08/04/2022	08/04/2022	Cashback - KLARNA *PAYMENTS 844-5527621 NYUSA	\$0.08
08/05/2022	08/05/2022	Cashback - SHELL OIL 10014381007 LUTZ FLUSA	\$0.09
			Sub Total: \$1,021.11

Purchases and Cash Advances			
07/15/2022	07/16/2022	STARBUCKS 800-782-7282 800-782-7282 WAUSA	\$15.00
07/17/2022	07/18/2022	DOORDASH*GODAVARI SAN FRANCISCOCAUSA	\$13.86
07/19/2022	07/21/2022	CHICK-FIL-A #01279 TAMPA FLUSA	\$2.53
07/19/2022	07/21/2022	KLARNA *1-844-552-7261 844-5527261 OHUSA	\$22.49
07/21/2022	07/22/2022	GRUBHUBGHPLUS 8775851085 NYUSA	\$9.99
07/21/2022	07/22/2022	DOORDASH DASHPASS SAN FRANCISCOCAUSA	\$4.99
07/21/2022	07/23/2022	REGAL CINEMAS MOBILE A 8778355734 TNUSA	\$22.58
07/27/2022	07/29/2022	LYFT 1 RIDE 07-27 8558659553 CAUSA	\$12.74
07/29/2022	07/30/2022	LYFT 1 RIDE 07-28 8558659553 CAUSA	\$21.84
07/31/2022	08/02/2022	ICE SSSSCREAMIN(TAMPA) TAMPA FLUSA	\$12.70
08/03/2022	08/04/2022	KLARNA *PAYMENTS 844-5527621 NYUSA	\$7.50
08/03/2022	08/05/2022	SHELL OIL 10014381007 LUTZ FLUSA	\$8.78
08/05/2022	08/07/2022	KLARNA *PAYMENTS 844-5527621 NYUSA	\$15.01
08/07/2022	08/09/2022	LYFT 1 RIDE 08-07 8558659553 CAUSA	\$35.69
08/07/2022	08/09/2022	REGAL CINEMAS MOBILE A 8778355734 TNUSA	\$0.54
08/10/2022	08/12/2022	REGAL CINEMAS MOBILE A 8778355734 TNUSA	\$0.54
08/12/2022	08/13/2022	REGAL CINEMAS MOBILE A 8778355734 TNUSA	\$0.54
08/11/2022	08/13/2022	LYFT 1 RIDE 08-11 8558659553 CAUSA	\$18.99
08/12/2022	08/14/2022	CHICK-FIL-A #00787 TAMPA FLUSA	\$9.88
			Sub Total: \$236.19

Fees and Interest Charged

No transaction available for card ending in 6758

2022 Totals Year-to-Date

Total Fee Charged in 2022

\$0.00

Total Interest Charged in 2022

\$0.00

Interest Charge Calculation

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest	Interest Charged
Cash Advances	17.24%	\$0.00	\$0.00
Purchases	0.0% (V)	\$1,873.02	\$0.00

*(V) - Variable APR changes with the index interest rate.

If the payments in the full amount is received on or before the payment due date there will be no finance charge

If the payment in the full amount is received on or before the payment due date there will be no finance charges.

Notice: See reverse side for important information

Customer Service

Live agent chat on www.zolve.com or Zolve app

Write to us at hello@zolve.com

Terms and Conditions

Making Your Payment

Your payment is due on or before the Payment Due Date shown on your Statement. You must pay at least the Minimum Payment, payable in U.S. dollars and deposit in the U.S. You can pay down balances faster by paying more than the Minimum Payment or total unpaid balance on your account. You may make payments electronically through our service provider, Zolve Innovation, Inc.'s ("Zolve") mobile application or website (the "Platform") by logging into your account on the Platform. By using this channel, you are authorizing us to withdraw funds as a one-time electronic fund transfer from your bank account. You must submit the payment instruction for an electronic debit to your account to us before midnight on the Payment Due Date for us to credit your payment as of that day. We do not accept payment by cash or check.

Credit Bureau Reporting

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, please write us at hello@zolve.com.

Avoiding Interest Charges

If you pay your New Balance in full by the Payment Due Date each month, we will not charge interest on new transactions that post to the purchase balance. If you have been paying in full without Interest Charged, but fail to pay your next New Balance in full, we will charge interest on the unpaid balance. Promotional offers may allow you to pay less than the total New Balance and avoid paying interest on new transactions that post to your purchase balance. We will not impose interest charges on any portion of a purchase balance you repay while that balance is subject to an interest-free period. See the front of your statement for additional information.

Calculating Interest

We impose interest on your Account using the average daily balance method (including new transactions). To calculate interest we first calculate a separate daily balance for each transaction type (e.g., purchases). To calculate the daily balance, we start with the balance at the end of the previous day, which includes any unpaid interest charges on that balance (known as compounding of interest). We add any new transactions, interest, or fees and subtract any new credits or payments allocated to that balance, and make other adjustments. We treat a daily balance less than zero as a zero balance. For each balance for each transaction type, we add up all the daily balances and divide by the number of days in the Billing Cycle. This gives us the "average daily balance" for the balance for the transaction type. To calculate the total interest for each balance type, we then multiply the average daily balance by its daily periodic rate and the number of days in the Billing Cycle. The daily periodic rate equals the APR divided by 365 (366 if a leap year). You authorize us to round interest charges to the nearest cent. We may use mathematical formulas that produce equivalent results to calculate the balance subject to interest charges and related amounts. The total interest charge for a Billing Cycle is the sum of the interest charges for purchases, balance transfers and cash advances. To compute the periodic rate portion of interest charges for your current Billing Cycle, we multiply the average daily balance of each type of your transactions in the current Billing Cycle by the applicable daily periodic rates for that cycle.

Interest charges accrue from the date of the transaction, date the transaction is processed or the first day of the billing cycle. Interest accrues daily on every unpaid amount until it is paid in full. Interest accrued during a billing cycle posts to your account at the end of the billing cycle and appears on your next statement. You may owe interest charges even if you pay the entire New Balance one month, but did not do so the prior month.

Once you start accruing interest charges, you generally must pay your New Balance in full two consecutive billing cycles before interest charges stop being posted to your Statement. Interest charges are added to the corresponding segment of your account.

Billing Rights

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act and applies to all credit card accounts.

WHAT TO DO IF YOU FIND A MISTAKE ON YOUR STATEMENT

If you think your Statement is wrong, there is an error on your Statement or if you need more information about a transaction on your Statement, email us at hello@zolve.com with the Subject "Credit Card Dispute"

Write to us as soon as possible.

In your email, give us the following information:

- Account Information. Your name and Account number.
- Dollar Amount. The dollar amount of the suspected error.
- Description of Problem. Describe the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You may notify us of any potential errors in email or by calling us. You may still be required to pay the amount(s) in question if we determine the transaction is not an error. If you believe fraud has occurred on your account, please call us as soon as possible at (844) 333-3071.

WHAT WILL HAPPEN AFTER WE RECEIVE YOUR WRITTEN NOTICE

When we receive your letter, we must do two things:

- Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error; and
- Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay.

If we do not follow these rules, we cannot collect the first \$50.00 of the questioned amount, even if your bill was correct.

If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR CARD PURCHASE

If you are dissatisfied with the goods or services that you have purchased with your Card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

- You must have used your Card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your Account do not qualify.
- You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, email us at hello@zolve.com with the Subject "Credit Card Dispute"

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.