



World Finance®

## World Acceptance SMS Terms

Updated: 2/7/2025

When you provide us, World Finance and its parent, World Acceptance Corporation, (“World”), your cell phone number and opt into our text messaging program, you agree and expressly consent to be contacted by us, our agents, employees, and/or affiliates through the use SMS text messages to your cellular device about your open-end credit account, such as status, documentation status and/or payment reminders. You may also opt-in to receive advertisement messages about other services we offer, including loan opportunities, other promotional offers, new services, as well as financial education information.

Your cellular provider’s message and data rates may apply to our confirmation message and all subsequent messages. We do not charge you for any text messages we send you. You understand the text messages we send may be seen by anyone with access to your phone. Accordingly, you should take steps to safeguard your phone and your text messages if you want them to remain private. Please notify us immediately if you change mobile numbers or plan to provide your phone to another person.

The number of text messages that we send to you per month will depend on your specific account details. Generally, we may send up to eight marketing messages per month. Some of the text messages we send may include links to websites. To access these websites, you will need a web browser and Internet access. Neither World nor carriers supporting SMS services are liable for delayed or undelivered messages. World does not charge for SMS messages; however, SMS message data rates may apply for any messages sent to you or for messages you send to us. If you have any questions about your text plan or data plan, it is best to contact your wireless provider.

If we modify these terms, we will notify you by sending you a text message with a link to the new terms. We may terminate our text message program at any time. If you have any questions about these terms, would like us to mail you a paper copy of these terms, or are having problems receiving or stopping our text messages, please contact us at 1-877-620-0070.

If you have any questions regarding privacy, please read our privacy policy.

### Opt-out or STOP

1. You can cancel the SMS service at any time. Just reply “STOP” to any message we have sent you. After you send the SMS message “STOP” to us, we will send you an SMS message to confirm that you have been unsubscribed. Your stop request will become effective within ten business days.
2. If you want to opt-in to the SMS service again, reply "START" to the same SMS message through which you cancelled. We will restart sending SMS messages to you after receiving your "START" reply. Your new opt-in request will become effective within ten business days.

### Help and Support

If you experience issues with the messaging program or need help reply to any text message we sent you with the word HELP or you can get help from our Customer Care Team at 1-877-620-0070.