



Welcome to Zibby

Zibby's focus is on helping the 100M customers with low and evolving FICO scores get life's necessities — like furniture, appliances, and electronics, both online or in-store. We understand that a credit score doesn't fairly reflect a customer's ability to be financially responsible. That's why at Zibby, we look at many factors beyond a credit score during our real-time approval process. This allows us to approve more of your customers that may not normally be approved by other payment options and also helps grow your customer base.

How do we do that?

We help you convert customers that would not normally be able to pay for the item in full, or would not pass a prime lending option's traditional credit check, by providing an extremely convenient and cost-effective payment method. The Zibby lease-to-own product was built using world-class technology to provide instant decisions, while collecting minimal customer information.

Zibby also encourages customer loyalty by rewarding customers who make on-time payments, and successfully pays off their lease agreement, with new, lower cost payment options with higher limits for their next lease purchase with Zibby.

Key facts

Zibby offers lease purchase transactions with no long term obligation and options for ownership. The customer is not buying the merchandise outright. They are leasing it.

In order for customers to apply with Zibby, they must have

- A current, valid US address that is active with the USPS. (Please note that non-commercial, PO Boxes will not be accepted)
- A valid mobile number that can receive SMS.
- A valid Social Security or Taxpayer ID Number (ITIN).
- A valid email address.
- A valid credit or debit card to make recurring payment. (no prepaid or gift cards)
- A valid photo ID showing they are 18 years of age or older.

The payment method used must belong to the customer. The name on the card must match the name on the valid ID and the Zibby application.

At the end of the customer's lease cycle, the customer may

- Exercise early purchase option (EPO) to buy the leased item(s).
- Renew the lease for more recurring payments. (this is the default action)
- Return the item(s) to Zibby.

More Zibby facts

- First recurring lease payment plus shipping fee (if applicable) must be paid in full using the Zibby application. (Payment may not be made directly to your store)
- Zibby is not available in MN, NJ, WI, and WY.
- When setting up a Zibby lease you will not add sales tax. Zibby will collect the sales tax from the customer over the agreement. You will need to make your invoice tax exempt. This tax exemption does not transfer to the customer. You will be provided with a resale or tax exempt certificate.
- Zibby does not allow down payments on lease purchases. You may not collect separate money to lower the total cost.
- Zibby offers customers a 90 day payment option.
- Customer's shipping address must match their billing address.
- Pre-approval takes approximately 30 seconds.

Contact Zibby

Zibby can be reached by phone: (888) 391-9901 or by email: help@zibby.com

Press 3: If you are an Existing Zibby retailer. (When you select this option you will then select option 1 for Support or option 2 for Funding)

Hours

Zibby Retailer services are available 7 days a week.

- **Monday-Friday:** 9am to 10pm EST
- **Saturday-Sunday:** 11am to 8pm EST

Zibby Customer services are available 7 days a week.

- **Monday-Friday:** 8am to 10pm EST
- **Saturday:** 9am to 7pm EST
- **Sunday:** 11am-10pm EST

FAQ

What is lease-to-own?

Lease-to-own means that your customer will make recurring lease payments for the use of the product(s) they have selected. There is no long term obligation to continue leasing, and they can return the product to Zibby at any time, with no further obligation other than for amounts past due.

In addition, there are several options to acquire ownership of the product being leased. A Zibby lease offers flexibility that may make it more attractive than financing. At the end of the customer's recurring lease cycle, customers can choose to continue their lease with more recurring payments, purchase their product(s), or return their product(s). (normal wear-and-tear is accepted).

What are the terms of a Zibby lease agreement?

Zibby's auto-renewing leases are available in lengths of 12, 18 or 24 months depending on the lease amount and state in which the customer resides.

How can a customer pay off early?

Depending on the option the customer chooses, there are 2 possibilities; 90 days same-as-cash (in California 3 months same as cash is mandatory by law) or a 90 day payment option. If the customer chooses not to pay off within one of the above outlined offers, they can still pay over time and continue to lease the product, or exercise their Early Purchase Option (EPO) a portion of every payment goes toward the payoff of the merchandise.

Are used items accepted?

Used items are accepted with Zibby. Select used from the 'Item type' dropdown when adding the item to the cart. Examples include scratch and dent, refurbished, open box, preowned, demo model, floor model, display model, etc.

What are the approval limits Zibby offers?

Zibby's lease limits are from \$300.00 to \$3,500.00. When pre-approved, the customer will be able to view their available lease limit by logging into their Zibby account on www.zibby.com. They will also receive a text message and an email that includes their approval limit.

What does a customer need to be approved?

1. A valid mobile number that can receive SMS.
2. A current, valid US address that is active with the USPS. (Please note that non-commercial, PO Boxes will not be accepted)
3. A valid Social Security or Taxpayer ID Number (ITIN).
4. A valid email address.
5. A valid credit or debit card to make recurring payments. (no prepaid or gift cards)
6. A valid photo ID showing they are 18 years of age or older.

What about warranties?

Warranties can be included in a Zibby lease transaction. Warranties should be added to the cart and it will simply be divided evenly by the lease term.

If the customer exercises their right to buyout their leased product(s) and the unpaid portion of the warranty is paid in full, the warranty automatically transfers to the customer, now that they are the owner of the leased product(s).

Please check with your warranty provider and make sure that it is transferable before offering warranties. If the customer exercises their right to return the leased items, we will refund the total amount of the warranty previously paid, no questions asked.

What is Zibby's customer return policy?

Your return policy stays in effect for purchases made with Zibby. If your return window has ended, customers have the option to reach out to Zibby and return the product(s) to Zibby, releasing them from future payments. Please provide the customer with Zibby's Customer Service information if assistance is needed; (888) 391-9901 or help@zibby.com.

Can a customer do a special order with Zibby?

A special order product can be purchased using Zibby, if your policy does not require the customer to put any additional money towards the purchase (aside from the initial payment on the date of purchase), or pay any money to your company directly for the product(s) to be leased. You will not receive funding for the lease until the item has been delivered.

90 day buyout options

Zibby offers two options for customers to pay-off their product(s). Depending on the selection made by each retailer the options are as follows;

The retailer funded option offers 90 days same-as-cash (SAC) to the customer. This means that the retailer will fund a portion of each sale, only if the customer buys out within 90 days. The percentage paid by the retailer is determined by when the customer pays off during the 90 day term (0-30, 31-60, 61-90 days) In California, offering 3 months same as cash is legally mandatory, at a cost of 1.5% to the retailer.

The customer funded payment option means if the customer pays off within 90 days, they will pay an additional cost on their purchase, still allowing them to save money over time by buying out at an early discount.

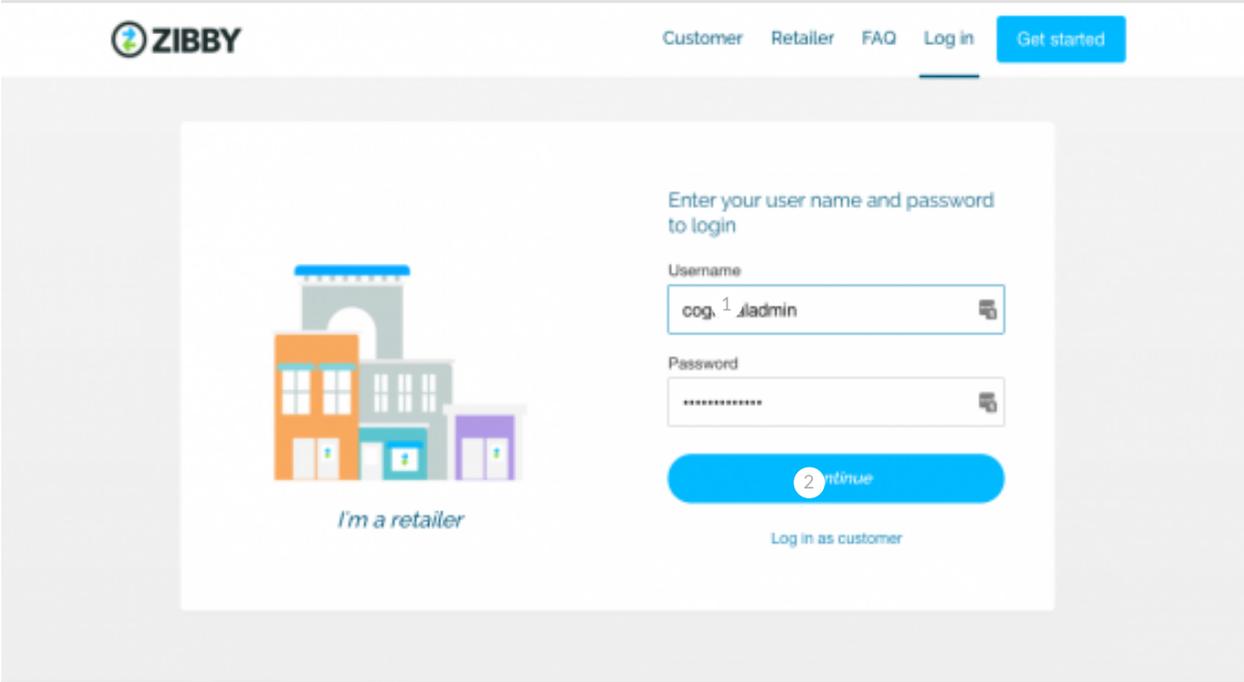
- If the customer buys out between 0-30 days, they pay Zibby 5% above cash price. (Example: \$1000 x 5% = Total amount added to payoff \$50.00)
- If the customer buys out between 31-60 days, they pay Zibby 7% above cash price. (Example: \$1000 x 7% = Total amount added to payoff \$70.00)
- If the customer buys out between 61-90 days, they pay Zibby 9% above cash price. (Example: \$1000 x 9% = Total amount due equals to payoff \$90.00)

If the customer does not buy out the lease within the 90 day window, they will continue making recurring payments. The customer always has the option to buy out the item in subsequent months, at the price referenced in the early purchase option schedule contained in the lease agreement.

Zibby can only be used for leasable product(s). If a customer has an item that [doesn't qualify](#), it will need to be processed through another payment solution.

Log in

Visit www.zibby.com/login. Select Login under "I'm a retailer" on the navigation bar to access the login screen.



ZIBBY

Customer Retailer FAQ Log in **Get started**

Enter your user name and password to login

Username

cog.1admin

Password

2 Continue

Log in as customer

I'm a retailer

- 1 Enter the username and password you were provided after completing training.
- 2 Click continue once you have entered your login credentials to access the dashboard.

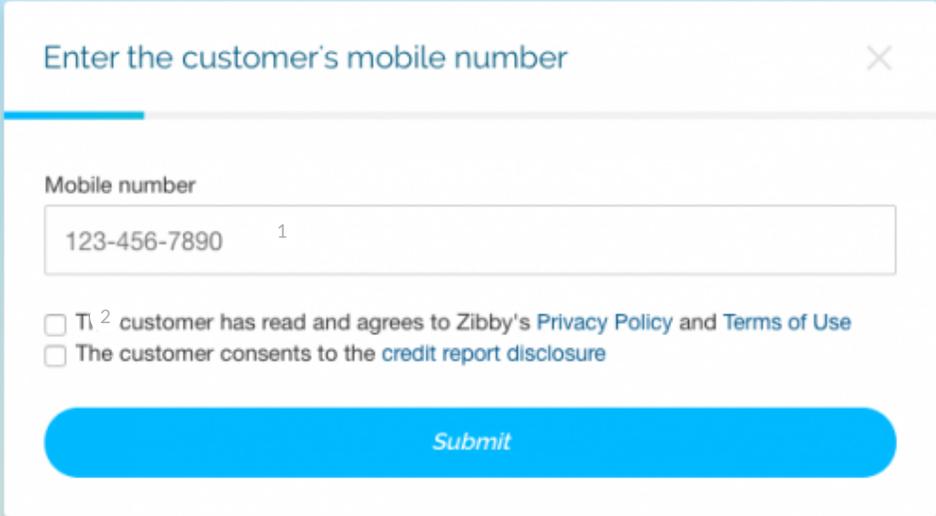
It is extremely important that you use the correct credentials for processing an application. To process applications, make sure to log in with the store username and password.

Application

New customer

Credit report disclosure note: Zibby collects information from various non-FICO credit reporting agencies, "CRA's", to assist in making a pre-approval decision. This is considered a hard pull with those non-FICO CRA's and could impact their non-FICO credit score maintained by the CRA. We report payment history to various non-FICO CRA's, which also could impact their score. [Click here to read the disclosure.](#)

Enter the customer's mobile number to start a lease for a new or existing Zibby customer. Before clicking submit, the customer must agree to Zibby's Privacy Policy, Terms of Use, and Credit report disclosure. Each of these contain important information that the customer needs to be aware of. Please ensure your customer has the opportunity to read each of them before checking the box for agreement.

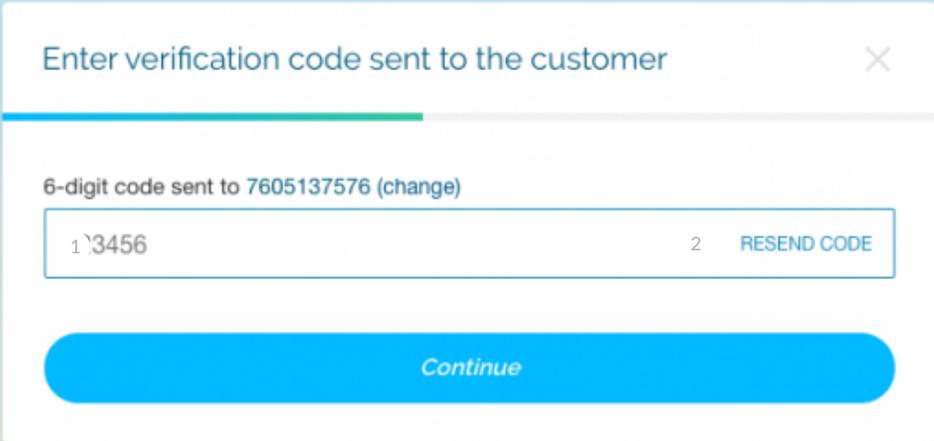


The screenshot shows a white modal window with a light blue border. At the top, the title "Enter the customer's mobile number" is displayed in blue, with a close button (X) to its right. Below the title is a horizontal line. The main content area contains a text input field labeled "Mobile number" with the value "123-456-7890" and a small "1" to its right. Below the input field are two checkboxes: the first is labeled "The customer has read and agrees to Zibby's Privacy Policy and Terms of Use" and the second is labeled "The customer consents to the credit report disclosure". At the bottom of the modal is a large blue button with the text "Submit" in white.

- 1 Enter the customer's mobile number to start a lease for a new or existing Zibby customer.
- 2 The customer must agree to Zibby's [Privacy Policy](#), [Terms of Use](#) and [Credit report](#) disclosure.

Verification

The customer will then be sent a text message with a 6-digit verification code.



The screenshot shows a white modal window with a light blue border. At the top, the title "Enter verification code sent to the customer" is displayed in blue, with a close button (X) to its right. Below the title is a horizontal line. The main content area contains a text input field labeled "6-digit code sent to 7605137576 (change)" with the value "1 3456" and a small "2" to its right. To the right of the input field is a button labeled "RESEND CODE". At the bottom of the modal is a large blue button with the text "Continue" in white.

- 1 Enter the 6-digit verification code and click continue.
- 2 If the customer didn't receive the code, click "resend code" to resend the code.

Basic information

Enter the customer's information to complete the application

1 First name Must match photo ID Last name
 Riley Addison

2 Date of birth SSN / ITIN 3
 06/11/1981 123-45-6789

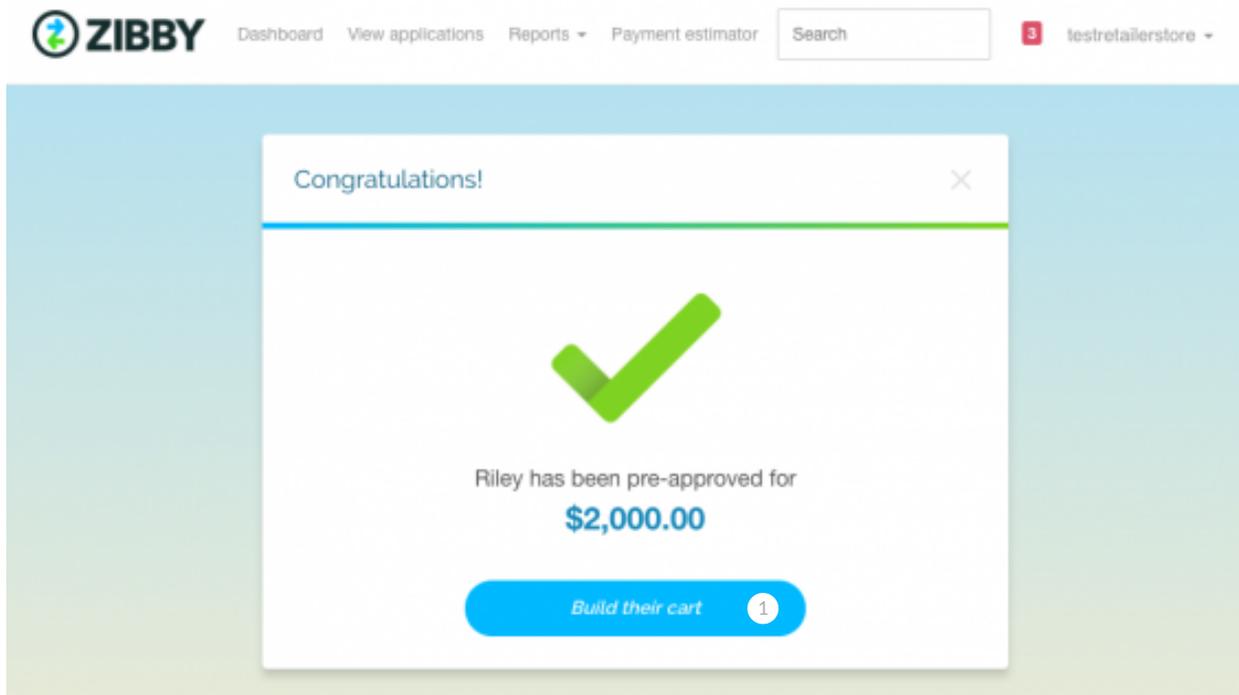
4 Yearly income 5 Email
 \$45,000 riley.addison@zibby.com

6 Billing address Billing and shipping address must be the same
 Billing address 2
 City State Zip code
 Select a state

Submit 7

- 1 **Name:** Make sure to enter the customer's first and last name from their photo ID.
- 2 **Date of birth:** Must be in the format as MM/DD/YYYY. The customer must be 18 years of age or older to enter into a Zibby lease agreement.
- 3 **Social Security/ ITIN number:** Must be in the format XXX-XX-XXXX.
- 4 **Yearly income:** This is the gross income the customer earns in 1 year.
- 5 **Email:** Must be an active email address.
- 6 **Billing address:** The billing and shipping address must be the same, no PO boxes or commercial addresses will be accepted.
- 7 **Submit:** Click "Submit" once all information is entered.

Pre-approved



- 1 Click "Build their cart" to move forward and enter the product(s) the customer would like to lease.

If the customer is pre-approved with Zibby, you will receive the screen above. It will display how much the customer was approved for and how much they can use towards their Zibby lease purchase. The customer will receive a text message and an email confirming the approval.

Returning customer

If an existing Zibby customer wants to start a lease on a new item, but have changed their phone number, please call customer service at (888) 390-9901.

Enter verification code sent to the customer

6-digit code sent to 4048390614 (change)

123456 1 RESEND CODE

Last 4 digits of SSN / ITIN

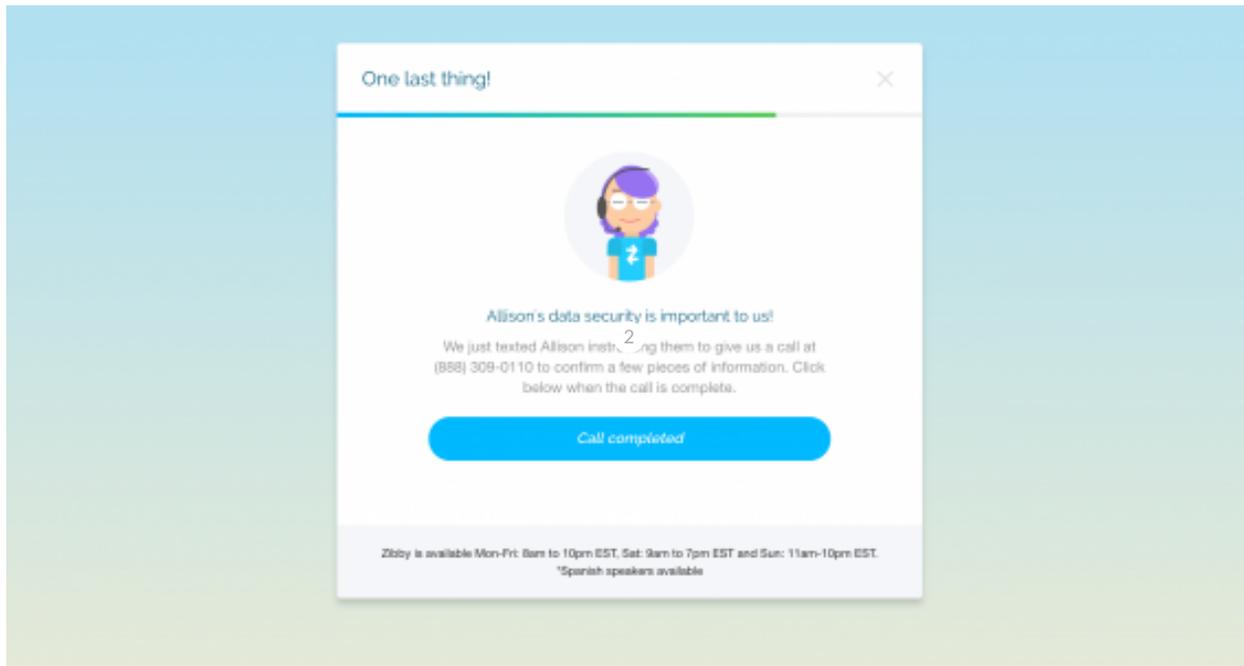
2

Continue

- 1 We will send the customer a 6-digit code to the mobile number they used with Zibby.
- 2 Enter the customer's last 4 digits of their SSN/ITIN.

Manual verification

At times, we may need to collect additional information from your customer to finalize an application before providing a decision. If we do, you will see the below screens



- 1 The customer will call Zibby at (888) 309-0010 they have been pre-approved, prior to checkout
- 2 Once the call is complete, click the "Call completed" button

Build a cart


Back to Dashboard

Riley Addison's Cart

1

Remaining approval limit: \$2,000.00

APPLICATION DETAILS

<p style="font-size: 0.8em; color: #808080; margin: 0;">Sales representative name</p> <div style="border: 1px solid #ccc; height: 20px; margin-top: 5px; text-align: center; color: #808080;">2</div>	<p style="font-size: 0.8em; color: #808080; margin: 0;">Order number</p> <div style="border: 1px solid #ccc; height: 20px; margin-top: 5px; text-align: center; color: #808080;">3</div>
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- 1 **Progress bar:** Here you are able to view the remaining Zibby approval limit for the customer. The progress bar will fill with color as the remaining approval limit lowers beneath it.
- 2 **Sales representative name:** Enter the first and last name of the sales representative who is entering the customer's information. If this information is not entered, you will not qualify to receive a SPIFF for the sale. (If your store participates in the SPIFF program)
- 3 **Order number:** The number that your store will use to reference the application.

SHIPPING

1 In-store pickup Delivery

2 Delivery

\$ 49.99

- 1 **Shipping:** Select if the customer would like to pick up the product(s) or have them delivered. Delivery cannot be added to the total cost of the lease agreement or attached to the product(s) themselves.
- 2 **Delivery:** Add the delivery price if needed.

Add/edit Item

Item type

New 1

Quantity

1 2

Cash price

3

Make/Model number

4

Item description

5

Add warranty to item 6

Warranty price

Warranty name

Warranty SKU

Add item to cart

- 1 **Item type:** Select if the items are new or used.
- 2 **Quantity:** The number of same items.
- 3 **Cash price:** The total cost of the items. Must include NET price after coupons or discounts have been applied.
- 4 **Make/model number:** The name of the items. Example: "Maytag 56742"
- 5 **Item description:** Details about the items. Please be as descriptive as possible. Example: "Bedroom set: Mattress, Dresser, Bed frame".
- 6 **Add warranty:** If the items have a warranty, click the checkbox and fill out the Name, Price, and SKU. Do not add the warranty as a separate product.

Once the item information is complete, click the "Add item to cart" button. If the customer is purchasing an additional item through Zibby, add the second item by completing the steps as listed above. Example; if the customer is purchasing a living room set and a separate dining room group you will need to enter as two items.

Inside of their cart

3 **12-month lease term**

\$157.87 Due at checkout	
Items in cart	Qty Price
ASH-12489 Heirloom white sofa/ love seat set Condition: New	1 \$695.00
Warranty	\$49.99

- Edit:** To edit an item in the cart click the pencil icon. This will generate the item's information on the left hand side again and allow you to make changes.
- Remove:** To remove an item in the cart, click the trash can icon. This will generate a notification asking you to confirm the removal.
- Term:** Each lease will have a single term depending on the lease amount and state in which the customer resides.

Cart total <i>(must match invoice)</i>	1	\$794.98
Delivery fee	2	\$49.99
Delivery fee sales tax		\$4.44
Zibby recurring amount <i>(estimated sales tax included)</i>	3	\$130.65

Proceed to checkout
4

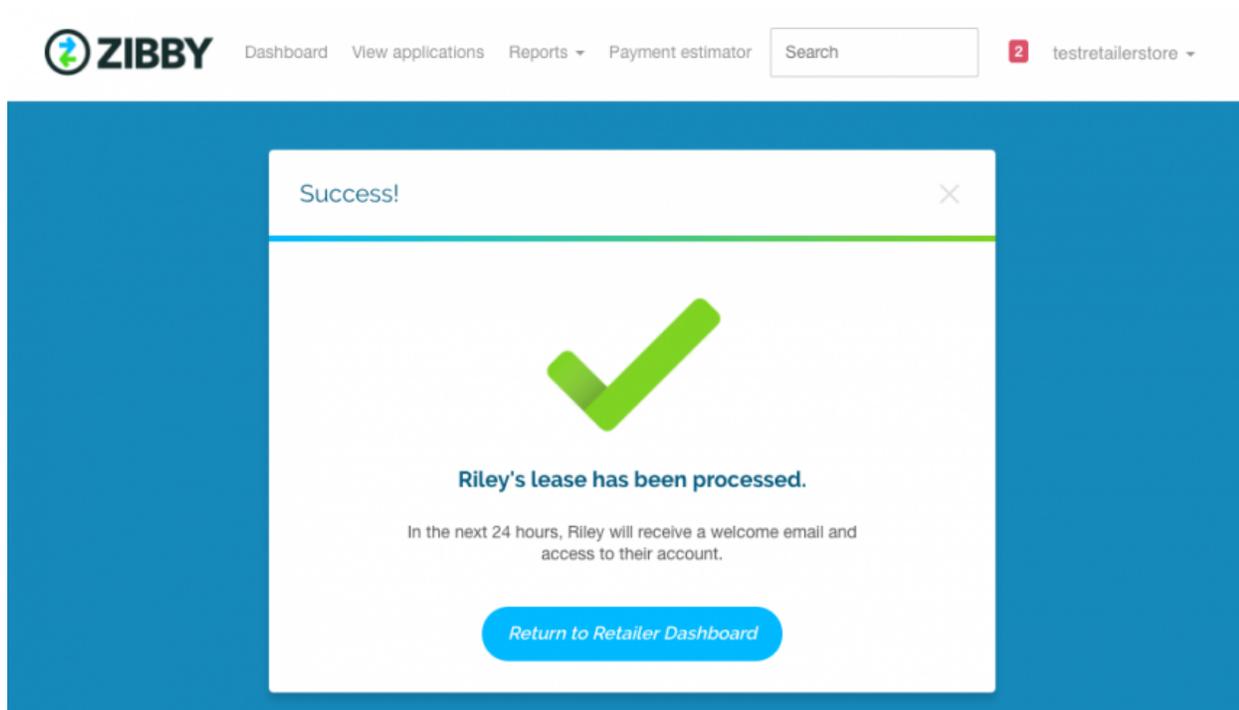
- Cart total:** This is the total price of the cart. The total must match the invoice created in your point of sale system.
- Delivery fee:** This is a one time fee that is paid with first month's payment during Zibby's checkout on the Zibby payment screen. It will then be funded to your store, when funding commences.
- Zibby recurring amount:** First payment is due upon lease origination. This payment will be automatically withdrawn over time on the same date from the debit or credit card used to make the initial payment.
- Proceed to checkout:** When all the items are added to the cart, click the "Proceed to checkout" button to proceed to Zibby's application. Once you click the "Proceed to checkout" button, you can no longer modify the cart.

Payment method

Zibby gives you 3 tries to submit correct payment information. Zibby does not accept prepaid credit or debit cards (Chase Liquid, Walmart money cards, etc.) or government assigned pay cards. (child support, state benefits)

- 1 **Card number:** Visa, Mastercard and Discover are accepted. We do not accept AMEX, prepaid cards, gift cards, or payroll cards.
- 2 **Expiration date:** Must be entered MM/YYYY.
- 3 **Security code:** The three digit code usually located on the back of the card.
- 4 **Price tag disclosure:** Customer must agree to the price tag disclosure.
- 5 **Print Zibby lease contract:** You must print the Zibby lease contract and have the customer sign the contract before clicking submit.
- 6 **Agreement:** Verify that the customer has read and agreed to the Zibby lease contract, price tag disclosure and that the customer's ID matches the printed name on the card used for payment.
- 7 Once everything is complete click the "Submit" button.

Decision



Within the next 24 hours, the customer will receive a welcome email from Zibby, and they can access their Zibby account through www.zibby.com by entering their phone number and the last four of their SSN or tax ID number (ITIN). The customer will also receive a welcome email to the email address they provided when filling out their application.

Welcome email



Hello Marley,

Congratulations on your products from **Demo Retailer**. We are excited you chose to lease with Zibby. For future reference, your Zibby account number is **12345**.

Item	Quantity	Cash price	Due today
ashley 12345	1	\$500.00	\$62.50
sealy 12345 queen	1	\$800.00	\$100.00
		Delivery fee:	\$0.00
		Sales tax:	\$13.01
		Order total:	\$175.51
Zibby recurring payments \$175.51			

Log in to your account below to access your secure online Zibby account where you can view transaction details, adjust your payment method and more.

¹ Log in

01/06/2017
Next payment date

1111
Payment method ending in

¹ The customer has the option to login to www.zibby.com at anytime, using their phone number to view the details of their account.

Application index

1

ZIBBY Dashboard [View applications](#) Reports ▾ Payment estimator 2 testretailerstore ▾

Application index

Filters ▾ 3

<p><i>Originated</i> \$115,814.69</p>	<p><i>Total approved applications</i> 142</p>
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Order date	Order Number	First Name	Last Name	Sales Rep	Status
06-30-2017	12345 2	Riley	Addison	ella smith	approved
06-30-2017	29292	Riley	Addison	nicole bell	approved
06-21-2017	dfg678	Brandi	Voytes	renee james	approved

- 1 Click "View applications" in the top navigation to get to this page. Review the amount of sales you have originated and how many applicants you have submitted.
- 2 To fund and view detailed information about each applicant, click the order number next to the applicant's name. In order to fund a document, the applicant must be in Approved/Current status.
- 3 This information can be filtered by date range and status of the lease.

Application details

The screenshot shows the Zibby application details page for Riley Addison. The page header includes the Zibby logo, navigation links (Dashboard, View applications, Reports, Payment estimator), a search bar, and a user profile (testretailerstore). The main header displays the applicant's name, status (Approved), order ID (12345-cah), and origin (Retailer), along with a 'View contract' button. Below this is a navigation bar with 'Back to Index', 'Details' (highlighted), 'Cart Content', and 'Funding'. The main content area is divided into three summary cards: 'Zibby monthly payment' (\$126.10), 'Cart total' (\$695.00), and 'Delivery fee' (\$25.00). Below these are two detail sections: 'Customer Details' and 'Application Details'.

Customer Details		Application Details	
Name	Riley Addison	Application status	Approved
Address	110 West 23rd Ave #178 New York, NY 10001	Order number	12345-cah
Email address	riley.addison@zibby.com	Created at	Jun 28, 2017
Phone number	(760) 513-7576	Sales Representative	Hannah Jones
		Retailer	Retailer
		Store	Wrwqewq

- 1 In the details section of each specific applicant, you can view which sales representatives have helped the customer, the status of their application, and the customer's email address and phone number.

Cart contents

- 1 In the cart contents section, you can review what items the customer has leased with Zibby and the amount of their recurring payment.

Uploading documents (Funding)

Zibby will not fund a lease until the status of "Document accepted" shows for all three documents.

Upload

ZIBBY Dashboard View applications Reports Payment estimator 11 testretailerstore

Riley Addison
Status: **Approved** • Order ID: 12345 • Origin: Retailer [View contract](#)

← Back to Index Details Cart Content **Funding**

Zibby monthly payment Sales tax included \$129.60	Cart total Net of discount \$744.99	Delivery fee Sales tax included \$49.99
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Signed invoice
Upload document
[Upload](#)

Signed lease agreement
Upload document
[Upload](#)

Delivery confirmation
Upload document and then choose delivery date
[Upload](#)

1 In the funding section, you will upload all of your customer's documents. This section also shows the customer's recurring payment, cart total and delivery fee, if applicable.

1 Ask our funding team any questions you may have.

2 Click "Add a comment" and the Zibby funding team will be notified.

1 **Signed invoice:** You will need to upload a copy of the signed invoice from your store. It needs to outline the product(s) leased and a dollar amount that matches the Zibby Lease agreement. Your invoice should not include tax. Zibby will charge sales tax to the customer.

2

1 **Signed lease agreement:** You will need to upload the signed Zibby lease agreement. You need to include all 10 pages in PDF format for the lease to be considered for funding.

1 **Delivery confirmation:** This needs to include the delivery date and a signature from the customer that they received the product(s).

1 Once the document is uploaded, select the date the item was delivered. Click "Set delivery date" to complete this step.

1 If you do not have a way of showing delivery confirmation from the customer, [please click here](#) to download Zibby's delivery confirmation document. Please use this document as a guideline to what Zibby requires for funding. The delivery confirmation document must be signed by the customer.

Understanding the funding status

- 1 **Document accepted:** Zibby has accepted the document and the lease will be funded once all three documents are accepted.
- 2 **Pending review:** Zibby has received the documents and they are in queue to be reviewed.
- 3 **Document pending:** Zibby is reviewing the document uploaded.
- 4 **Document denied:** The document was not accepted by Zibby and needs to be re-uploaded.

Reasons a document might be denied:

- Make sure the documents match the applicant's name.
- Make sure that the documents are signed by the applicant.
- The invoice needs to be signed, if it is being used as delivery confirmation.
- Ensure that the document you are uploading is legible and contains all pages.

Note: Please do not include a copy of the customer's payment method. (credit card or debit card)

Funding report

Pending funding report

- 1 **Origination date:** The date the lease agreement was started.
- 2 **Amount:** The amount you are receiving for this lease.
- 3 **Status:** This lets you know what leases have not been funded and why.
- 4 **Filters:** This report can be filtered by date range and downloaded for easy accessibility.

Funding report

- 1 **Funded date:** The date Zibby funds the lease. 5
- 2 **Effective date:** The date the funds are sent to you. 1
- 3 **Origination date:** The date the lease agreement started. 2
- 4 **Amount:** The amount you are receiving for this lease. 3
- 5 **Filters:** This report can be filtered by date range and downloaded for easy accessibility. 4

Alerts

- 1 When Zibby accepts, denies, or sends you a comment, you will receive an alert. Click the red box on the top right of your screen to view your alerts. 2
- 2 Click 'view' next to the alert and you will see a message from our funding team. 1

Payment estimator

Zibby does not allow down payments on lease purchases. You may not collect separate money to lower the total cost. The price estimator doesn't allow delivery fees, warranties, or non-leasable items, as these are not allowed to be included in a Zibby lease.

- 1 **Billing zip code.** Enter the customer's billing zip code. (Zibby is not available in MN, NJ, WI, and WY) 3
- 2 **Total cash price:** Enter the total cost of the item(s). Must include NET price after coupons or discounts have been applied. Sales tax is not included in this amount.
- 3 **Estimate:** Click the "Estimate" button to get future buyout prices depending upon the customer's billing zip code and total cash price.

How to sell Zibby

Why use Zibby? There are 65 million underbanked customers out there who need you! 47% of customers need a monthly payment for items over \$400. They're in your store, on your website, and they'd like to acquire your products. With a 30 second application and pre-approvals up to \$3500, your sales and credit teams will drive more sales, have more happy customers, and grow commissions all at the same time! You want to be educated on ALL of the finance options your store offers. Think of it this way, it's like the menu at your favorite restaurant, you have options! The best way to offer any finance or a lease to own option is to let the customer know there is more than one way to make their purchase. When you explain all of the offers to the customer, and allow them to decide the best option for them, everyone is more successful.

Transitioning from Declined Prime finance option to Zibby:

Although we were not able to approve you at this time through <primary finance option>, we do have another option that allows you to purchase your items today without any credit required. It takes under a minute to get pre-approved. Let's go ahead and apply through Zibby today.

Do you have this info handy?

To qualify you only need 6 things:

A valid mobile phone number that can receive SMS

A valid US address (Physical Address)

A valid Social Security or Taxpayer ID Number (ITIN)

A valid email address

A valid credit card or debit card

A valid photo ID showing you are 18 years or older

Great, let's get started!

Helpful hint: When working with a customer, find out what monthly payment is comfortable for them. This way you can focus on the price point and find a product that they are happy with and can afford. Using the payment estimator will be helpful in finding the right monthly payment for them.

"Great News! You have been approved for << X Dollars >> thru Zibby, a lease to own company that will give you affordable monthly payments and the flexibility to pay it off at any time. They also have a discounted 90 Payment Option that many of their customers use to save even more. Let's see today what kind of monthly payment we can get that works into your budget.

While offering the Zibby, customers have misconceptions of how the lease to own works. They may have had a bad experience in the past, or may just need to be educated on the benefits of using Zibby! Below we have outlined some common objections for you, and some ideas on how to overcome them.

Objection #1 "The total cost is too expensive...!"

"I understand, what total cost would be just right for you?"

One of the many misconceptions about lease to own agreements is that they are very pricy. The truth is, with Zibby's 90 day payment option, it makes it easy for customers to pay off their purchase with minimal lease fees. The sooner a customer pays off their purchase, the less expensive the option is! Many of Zibby's customers pay off around month 7 or 8. We want to see our customer succeed! Zibby works with the customer to set a goal date to have the purchase paid off and optimize their leasing experience.

Objection #2 " I don't have enough for today's first payment."

" How much can you pay today?"

Zibby's payment plan is designed for all the payments to be the same, the great thing about this is that every month the payment is manageable and allows for customers to stay within their budget while getting the things they need or want. (Note: There may be a delivery charge causing the higher first payment.) You could take off the delivery fee. "Is there a