

Last Updated: January 12, 2023

## OneMain Direct Loan Purchase Program Terms of Compensation and Stipulations to Funding

The information on this page is applicable to any referral program agreement which makes reference to this Program Site. This information is subject to change, upon fifteen (15) days prior written notice. Such changes shall become effective as of the later of: (i) the effective date of the change as indicated below; or (ii) the later of the date of a dealer's referral program agreement or the Effective Date of any amendment to a dealer's referral program agreement. Capitalized terms not defined on this page shall have the meanings set forth in the referral program agreement.

**Loan Referral Awards:** The following is effective as to loans originated beginning January 12, 2023, until this information is revised.

When, as a result of Dealer's submission of a credit application to Lender via a dealer management system platform, a Customer opens a Direct Auto Loan to purchase a Vehicle sold by Dealer or a Direct Powersport Loan to purchase a Unit sold by Dealer, OneMain shall pay to Dealer a referral award ("Loan Referral Award") pursuant to the terms and conditions on this page.

Direct Powersport Loan Amount	Loan Referral Award
\$6,000.00 - \$10,000.00	\$100
\$10,000.01 - \$14,999.99	\$150
\$15,000.00 and over	\$200

Direct Auto Loan Amount	Loan Referral Award
\$6,000.00 - \$9,999.99	\$100
\$10,000.00 - \$14,999.99	\$150
\$15,000.00 - \$19,999.99	\$250
\$20,000.00 - \$24,999.99	\$350
\$25,000.00 - \$29,999.99	\$500
\$30,000 and over	\$700*

\*Maximum Loan Referral Award payable to Dealers located in Michigan is \$500.

Loan Referral Awards are not paid:

1. If there is no balance due and owing to OneMain under the Direct Auto Loan or Direct Powersport Loan as of thirty (30) days after origination of such loan;
2. On loans made to residents of, or loans originated in a dealership or a branch located in, any of the following states: Alaska, Arkansas, California, Connecticut, Hawaii, Louisiana, Maryland, Massachusetts, Nebraska, Nevada, New Jersey, North Dakota, Oregon, Pennsylvania, Rhode Island, Texas, Virginia, Vermont or West Virginia;
3. On Direct Auto Loans or Direct Powersport Loans of \$15,000 or less made to residents of Kentucky or originated at a dealership or in a branch located in Kentucky.
4. On Direct Auto Loans or Direct Powersport Loans of \$10,000 or less made to residents of New Hampshire or originated at a dealership or in a branch located in New Hampshire.
5. If OneMain is not aware at the time the loan is opened that the Customer was referred by Dealer;
6. For any application submitted to Lender that does not result in loan or results in a loan other than a Direct Auto Loan or Direct Powersports Loan;
7. If, in the reasonable opinion of OneMain, payment of the Loan Referral Award may violate applicable law; or
8. If, at the time of earning such award, OneMain does not have on file for such Dealer an executed valid form W-9.

Only one award is payable per loan, even if it is a joint loan or there is a co-signer. Lender will report the award income to the IRS by a 1099-MISC form, when required by law. Loan Referral

Awards shall be aggregated and remitted by OneMain to Dealer monthly via, at OneMain's sole discretion, the Automated Clearing House network (ACH) or by paper check.

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**Guaranteed Asset Protection (GAP) Product Referral Awards:** The following is effective as to loans originated beginning September 1, 2022, until this information is revised.

**PLEASE NOTE:** Effective September 1, 2022, OneMain is expanding a pilot program to compensate Dealers with GAP Referral Awards. **The expanded pilot will operate only in Colorado, Delaware, Georgia, Idaho, Kentucky, Missouri, New Mexico, Ohio, Oklahoma, South Carolina and Wyoming** (collectively, "Award States").

When, as a result of Dealer's submission of a credit application to Lender via a dealer management system platform, a Customer opens a loan to purchase a Vehicle sold by Dealer and such Customer purchases from OneMain a GAP waiver or GAP insurance (collectively, "GAP Product"), OneMain shall pay to Dealer a referral award ("GAP Referral Award") in the amount of \$150.00, pursuant to the terms and conditions on this page, solely for loans made to residents of an Award State which are referred to OneMain by a dealership located in an Award State.

GAP Referral Awards are not paid:

1. On loans of \$15,000 or less made to residents of Kentucky or originated at a dealership or in a branch located in Kentucky.
2. If the loan does not qualify for a GAP Product, under OneMain's then-current criteria, or the Customer elects not to purchase a GAP Product. Dealer acknowledges and agrees that OneMain's criteria for GAP Products are subject to change, at OneMain's sole discretion, at any time without notice to Dealer;
3. If there is no balance due and owing to OneMain under the applicable loan as of thirty (30) days after origination of such loan;
4. If the GAP Product is no longer in force as of thirty (30) days after origination of such loan;
5. If the GAP Product is sold in connection with a loan made to a resident of, or a loan originated in a dealership or a branch located in, any state other than an Award State;
6. If the GAP Product is sold in connection with a loan on which the Customer was referred by Dealer to a OneMain Financial branch location to apply for the loan;
7. If the GAP Product is sold in connection with a loan made to a Direct Customer;
8. If OneMain is not aware at the time the loan is opened that the Customer was referred by Dealer;
9. If, in the reasonable opinion of OneMain, payment of the Gap Referral Award may violate applicable law; or
10. If, at the time of earning such award, OneMain does not have on file for such Dealer an executed, valid form W-9.

Lender will report the award income to the IRS by a 1099-MISC form, when required by law. GAP Referral Awards shall be aggregated and remitted by OneMain to Dealer monthly via, at OneMain's sole discretion, the Automated Clearing House network (ACH) or by paper check.

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**Stipulations to Funding:** The following is effective as to loan applications received by OneMain beginning May 9, 2022, until this information is revised.

OneMain will remit to Dealer the Remittance Amount solely following completion of the following stipulations and OneMain's receipt of the following items:

## **1. Auto Loans**

### **Signed Loan Application**

**Proof of Income:** (i.e. pay stub issued within last 30 days); OneMain verifies employment, if applicable.

**Proof of Residence:** Driver's license, pay stub, or utility/phone bill and bank statement from within last 30 days.

**Valid Driver's License or Approved ID:** Passport, or state issued identification.

**Proof of Full Coverage Insurance:** Max \$1,000 deductible.

### **Signed Buyer's Order / Purchase Agreement**

**Copy of Signed Title or Application for Title Transfer:** That indicates OneMain Financial as lien holder.

**Extended Warranty / Service Contract:** If applicable.

## **2. Powersport Loans**

### **Signed Loan Application**

**Proof of Income:** (i.e. pay stub issued within last 30 days); OneMain verifies employment, if applicable.

**Proof of Residence:** Driver's license, pay stub, or utility/phone bill and bank statement from within last 30 days.

**Valid Driver's License or Approved ID:** Passport, or state issued identification.

### **Signed Buyer's Order / Purchase Agreement**

**Copy of Signed Title or Application for Title Transfer:** That indicates OneMain Financial as lien holder. For non-titled assets, provide a Certificate of Origin.

**Extended Warranty / Service Contract:** If applicable.