



RentCafe®

FLEXIBLE RENT



- ✓ Quick & easy self-serve sign-up process
- ✓ Make payments directly through your RentCafe resident portal
- ✓ Customize your own rent payment schedule
- ✓ Budget better and improve monthly cash flow
- ✓ Build credit history by paying rent on time

Through our partnership with Flex, you now have the option to split your monthly charges into two smaller, more manageable payments. This flexible payment solution, available through your RentCafe portal, allows you to choose a schedule that works for you, helping to reduce financial strain and make monthly expenses easier to manage.

flex

FAQ

How does Flexible Rent work?

Flex allows you to pay rent in two smaller payments, rather than a monthly lump sum. You can set your payment schedule based on your financial situation, giving you greater financial flexibility.

How do I sign up?

Flex is available directly in your RentCafe resident portal. Simply log in when it's time to pay rent, and you'll see the option to sign up on your payment screen.

If you are approved by 5:00 pm ET on the 4th of the month you will be eligible for Flex rent payment for that month. If you sign up after the 4th, you will be enrolled for the following month.

What does it cost to pay with Flex?

Flex charges a monthly membership fee based on the amount of the credit line that is approved. The monthly membership fee is \$14.99 (or less if you meet certain criteria). The Flex Credit Line from Lead Bank has 0% APR, no interest, and no late fees or penalty fees. A bill payment fee of 1% of your total rent is also charged, additional card processing fees apply when using a credit card.

Can I change my payment schedule?

You have the flexibility to make changes to your payment schedule directly in your RentCafe portal. Just remember to reschedule at least one business day before the chosen date and ensure your account has a zero balance by 11:59 PM ET on the last day of the month to continue this service.

What do I do if I want to cancel?

Flex is completely optional. It's an added benefit that provides you with more payment flexibility. If you prefer to continue with your usual payment method, you can cancel your Flex membership at any time.

You can easily cancel your account in

the Flex app (as well as reactivate an account). You can also reach out to our support team by emailing help@getflex.com or submit a ticket at help.getflex.com. You can also utilize Lex, Flex's live chat feature via the Flex website.

How do I know if I'm eligible to use Flexible Rent?

You must be 18 years of age or older and qualify for a Flex credit line, which we evaluate when you apply, based on your credit report information, payment history, and other factors. You also need to have a debit or credit card to make your payments to Flex.

Flexible Finance, Inc., together with its subsidiaries ("Flex"), is a financial technology company, not a bank. All loans, banking services, and payment transmissions are offered by Lead Bank. An application and credit assessment are required. Unsecured lines of credit for Flexible Rent are provided for a recurring monthly membership fee up to \$14.99; membership automatically renews until canceled. A bill payment fee of 1% of your total rent amount is also charged (an additional 2.5% processing fee applies when using a credit card). Other third party fees may apply. See your offer for more details. Positive rent payment history and information about your loan may be reported to one or more national credit bureaus. All Loan amounts vary based on eligibility. Any graphics are for illustrative purposes only. Terms and conditions apply. All loan proceeds are disbursed by Lead Bank; neither Flex nor any of its subsidiaries disburse loan proceeds or engage in the movement of consumer funds. Brokering activities are performed by Flexible Finance Brokering, Inc. Servicing and collection activities are performed by Flexible Finance Servicing, Inc.