

# Citizens iPhone Loan Frequently Asked Questions

## What is the Citizens iPhone Loan Online Service?

Citizens iPhone Loan Online provides an easy and secure way to view your loan information online. With this service you can view your loan summary, transaction history, and make payments, all from the convenience of your desktop.

## What information is needed to access Citizens iPhone Loan Online?

You will need to login using your username and password. If you don't know or need help you can click on Forgot username or Forgot password.

If you have not set up a username or password yet you will simply click on Register for online access. You will be asked to enter in the following details:

1. Your account number (This is a 16-digit number that can be found on your receipt as well as in your Welcome email)
2. Last 4 digits of your SSN
3. Zip Code as entered on your application for your billing address

Once the loan details are verified, you will be asked to create a username and password using the following criteria:

1. Create a username that is at least 4 characters long and has a maximum of 20 characters
2. The password cannot be the same as the Username
3. The password must be 10-20 characters
4. Password must have alphanumeric characters with one upper case, one lower case and one numeric character.
5. The password must have at least one special character. The following special characters are allowed ! @ # \$ % ^ \* , \_ -
6. The password cannot have more than two repeating characters

Provide your primary e-mail address for receiving electronic communications as discussed above.

## How much does it cost to view my transaction activity online?

Citizens Loan Online is a free service provided to you as a feature of the Citizens Loan program.

## What loan information can I see?

Citizens Loan Online includes loan account information, current payment, and previous payment history.

## How do I update my email, phone number, or address?

After logging in, click on your name or the "person" icon next to your name. This will bring you to the information we have on file for you. You can also change the card being used for your recurring payments on this page.

### The card I use for this program was lost or stolen. What should I do?

If you have a missing card, report it immediately to your card issuer. You should be able to find the appropriate number on your monthly statement for that account. You'll then need to update the card used for your recurring monthly payment or change to a recurring ACH payment from your checking or savings account.

### How do I make the payment that did not post to my card?

If a previous payment has failed, you can bring your account up to date in the "Payments" section of the site or by calling us at any time.

### Who do I contact if I have a question about my online transaction activity?

If you have questions about charges to your account, transactions on your account or any other account information displayed on this Web site, please call us at any time at 888-201-6306.

### Where do I send my payments?

Payments are billed directly to the card you have on record. You can update your card for recurring payments or change to a recurring ACH payment from your checking or savings account, by clicking on your name or "person" icon next to your name.

### How do I view payment history on my account?

To view your payment history, click "Payments" at the top of the screen at any time.

### Can I change my monthly payment amount?

Your iPhone Loan is an installment loan program, and the monthly payment amount is fixed.

### Can I make a one-time payment?

Yes. You can make a one-time payment however, any payments made outside of your recurring automatic payment cycle, will not prevent future scheduled payments. You are still required to make your agreed upon payment each month.

If you are part of the iPhone Upgrade program one of the benefits is that you may be able to upgrade your iPhone every year. Go to the iPhone Upgrade eligibility checker on Apple.com or call us at to determine if you may be eligible. Please refer to the original Terms and Conditions you received from Apple to determine if making extra payments is beneficial to your situation.

### Can I change my billing date for my monthly payments?

Billing dates for this program are tied to several other potential program benefits. As such, dates cannot be changed.

### Do I get a paper statement with this product?

This product bills directly to your card on record. You will receive an email before your installment will be billed, and once it has been billed. All communications for this program are electronic.

## How do I get a copy of my contract and terms and conditions for my Citizens Loan?

If you would like to request a copy of the documents you previously e-signed for your Citizens loan, please call us at any time at 888-201-6306.

## What security measures does the Citizens Loan website use?

We use advanced encryption techniques, including Secure Socket Layer technology, to protect the information you provide to us over the Internet. You can tell that the session is secure when you see a locked padlock displayed at the bottom of most browser windows. In addition, before displaying any transaction activity information online, we verify the identity of the customer, using the log in or enrollment information.

## Can anyone other than the account holder view account activity or make payments?

The information requested on the Log In page is designed so that all account holders can enter the site and view their own account information, and make payments on their own, individual account.

## How do I contact the servicing center?

To ensure you are provided the best possible customer service, please call 888-201-6306. We are available 24 hours a day, 7 days a week.

## Who do I contact with questions about my product purchase?

For questions about your product, including your order or shipping status, please contact Apple directly at 1-800-My Apple. For any questions about your loan, you are welcome to use this online service or call us at 888-201-6306 any time.

## Do you offer any loan forgiveness or forbearance programs?

Given the short duration of the repayment term (24 months), and low monthly payments with the Citizens Loan, there are no loan forgiveness or forbearance programs. It's important to make your monthly payments. If a loan becomes 30 days past due, we reserve the right to report that information to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report and may have long-term implications for your credit worthiness.

It is strongly recommended that you continue to make your recurring monthly payments. You may do so with a card or ACH payment from your checking or savings account.