



# Waitlist Terms

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Welcome! Signing up for the Aven Waitlist gives you early access to apply for the Aven card. The Aven card is a credit card that is secured by a lien on your home. By having your home as collateral we're able to get a lower cost of funds and we pass the savings on to you.

When you join the Waitlist we will ask for the last 4 digits of your social security number and your date of birth to verify your identity. We will also ask for your consent to our doing a soft pull of your credit to confirm that you qualify for the Aven Waitlist. Our verification process and the soft pull will not affect your credit score.

We may also ask you for additional information, such as your gross income, source of income, your credit score, and your estimate of your typical amount of credit card debt. We may ask you to connect your bank account to a verified vendor such as Plaid and for your work email address or other employment related information, such as your work phone number, in order to analyze your income, verify your employment, and help us better understand your qualifications.

#### Verification Authorization

If you consent in the Waitlist flow, you authorize us to verify your employment and your income through a credit bureau, such as Equifax, or another third-party service provider. This will not affect your credit score.

We may also gather information as disclosed in our Privacy Disclosures, referenced below.

We will send you Waitlist position updates via text or email. You may remove yourself from the Waitlist at any time by emailing [info@aven.com](mailto:info@aven.com) and you may rejoin later but you will lose your position.

Signing up for the Waitlist is not an application for credit and doesn't obligate you to apply for the Aven card. We won't open an account for you until we make you an offer that you accept. When we are ready to launch the Aven card, we may do a soft pull on your credit to update our information. This will not affect your credit score.

When you agree to these Waitlist Terms you consent to our doing the soft pulls we have described. You may withdraw this consent at any time by contacting us at [info@aven.com](mailto:info@aven.com) and we'll remove you from the Waitlist.

By joining the Aven Waitlist, you confirm that you agree to these Waitlist Terms and our [Terms of Use](#), which are incorporated by reference. You also confirm that you have read and understood our [Privacy Disclosures](#). These disclosures explain how we collect and use your information and how you can opt out of certain sharing. You may not join the Aven Waitlist if you do not agree to these Terms, the Terms of Use, and our Privacy Disclosures.

We reserve the right to change the Waitlist Terms, or end the Waitlist, at any time, in our sole discretion.

("We" and "us" refers to Aven Financial, Inc. Aven is a service mark of Aven Financial.)