

# Frequently Asked Questions

## How do I register for a loan?

1. Access the Kashable program information page from your voluntary benefits website.
2. Click the **“Apply Today!”** button, then click **“Register.”**
3. Fill out the form, review the Privacy Policy and Terms, and check the box, then click **“Register.”**

On the next page, you will need to verify your personal email, cell phone and employment information.

## How do I verify my email and cell phone?

1. Kashable will send an email to the email address you provided. To verify, simply open that email and click **“Verify Email Address.”** You can also enter the “token” code provided in the email into the box on the Kashable website.
2. Kashable will also send a text message to the cell phone number you provided containing a 4-digit code. Enter that code into the **“Verify Phone”** box on the Kashable website.

## How do I verify my employment?

1. Enter your Employer, your Employee ID, Social Security Number, Date of Birth, and your home Zip Code. Once complete, click **“Verify Employment.”**

## How do I apply for a loan?

1. Once you have registered and your information is verified, you will come to a screen that says, **“Please Read This Information Carefully.”**
  - a. Read each of the three boxes and check the **“Got it”** button for each.
  - b. You will be asked for the purpose of the loan. Either select from the menu or click **“Other.”**
  - c. Answer the bankruptcy question and authorize Kashable to check your credit and verify employment history and income data.

## Does Kashable check my credit when I apply for a loan?

Yes. When considering your application, we review information such as your credit score, employment and ability to repay the loan.

## Can I request a specific loan amount?

When applying for a loan, you will see the maximum amount that you are eligible to apply for at that time. Simply slide the selection bar to the amount you would like to apply for. You do not have to apply for the maximum amount.

## How long will it take to get the money once I apply and get approved?

The money will be deposited directly into your personal checking account within 3 business days.

## How do I know if my loan application is completed?

Once the application is submitted, you will receive an email notification including a copy of the signed documents. These signed documents are also available for you to review or download when you log into your account.

## Can I take more than one loan at a time?

You can only have one Kashable loan at a time. Once your current loan is fully repaid, you may apply for a new loan.

## Does Kashable report to credit bureaus?

Yes, we report repayment history to credit bureaus. This means that timely repayments may help you build your credit.

## Can I pay off my loan early?

Yes, you can pay off your loan early without a penalty.

## More questions?

We're here to help! Contact Kashable support via email at [support@kashable.com](mailto:support@kashable.com), or by phone at (646)-663-4353 during business hours.