

Dear Theresa Higgins,

This notice is to let you know your Afterpay transaction attempt was declined at Temu.com on 2023-09-19 in the amount of \$94.15. Your order was declined for the following reason(s):

- Order amount exceeds your available to spend limit

If you reattempted this or other orders after the initial decline, those orders may have been approved. You can confirm your order status by logging into afterpay.com.

Your right to your consumer report

Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

We also obtained your credit score from the consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Experian
P.O. Box 4500, Allen, TX 75013
<https://www.experian.com/>
(888) 397-3742

If you have any questions about this notice, please [visit](#) our help center or contact:

Afterpay Services, LLC
760 Market St. Floor 2
Unit 2.03
San Francisco, CA 94102

Thank you,
The Afterpay Team

Notice

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

Ohio Applicants: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

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