# KUBOTA CREDIT CORPORATION, U.S.A.

#### IMPORTANT: Read these directions before completing this application.

Check appropriate box for type of credit requested:  $\Box$  Individual credit  $\Box$  Joint credit Initial here if you intend to apply for joint credit:

| Applicant         Co-Applicant(s)           Co-applicants must execute separate application. Married applicants may apply for a separate account.  |   |    |
|--|---|----|
| PART 1 – APPLICANT INFORMATION   |   |    |
| First Name: Middle:  | Last:Suffix:                            |    |
| Street Address:  | City:                                   |    |
| County State: Zip:   | Yrs. At Address: U.S. Citizen? Yes      | No |
| DL/Passport # State Issued In  | _ Country (if non US Citizen)Expires on |    |
| Date of Birth: Social Security #   | E-mail Address                          |    |
| Residence Telephone Residence Fax  | Cell Telephone                          |    |
| What is your type of residence? Own Rent Lease   | Board Other / describe                  |    |
| PART 2 - GENERAL MAILING AND ADDRESS INFORMATION (IF DIFFERENT THAN PART 1)  |   |    |
| Please Complete the Mailing Address If It I           Mailing Address:   | Is Different Than the Street Address    |    |
| City:  | State:Zip:                              |    |
| If At Address Less Than 3 Years, Please Indicate Your Previous Address Street Address:   |   |    |
| City:  | State:Zip:Yrs. At Address:              |    |
| PART 3 – EMPLOYER INFORMATION  |   |    |
| Please indicate if Retired Self Employed If Retired or Self Employed, please indicate Gross monthly income \$  |   |    |
| Current Employer Name:   | Address:                                |    |
| City:State:  | Zip: Work Tel:                          |    |
| Current Position:  | Gross Monthly Salary \$ Years on Job    | )  |
| PART 4 - PREVIOUS EMPLOYER (If At Current Employer Less Than 2 Years)  |   |    |
| Previous Employer Name:  | Address:                                |    |
| City:State:  | Zip: Work Tel:                          |    |
|  | Gross Monthly Salary \$ Years on Job    |    |
| PART 5 - OTHER INCOME (Alimony, Child Support, or Separate Maintenance Payments Need Not Be Disclosed Unless Relied Upon For Creditworthiness)   |   |    |
| Source of Other Income   | Gross Monthly Amount \$                 |    |
| PART 6 – AUTHORIZATION TO CONTACT & OTHER AGREEMENTS   |   |    |
| The federal Equal Credit Opportunity Act prohibits creditors from discriminating against 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 Consumer Financial Protection Bureau, 1700 G Street NW, Washington D.C. 20006. If this application is denied, the undersigned have the right to a written statement of the specific reasons for the denial. <b>Ohio Residents</b> : The Ohio laws against |   |    |

administers compliance with this law concerning this creditor is the Consumer Financial Protection Bureau, 1700 G Street NW, Washington D.C. 20006. If this application is denied, the undersigned have the right to a written statement of the specific reasons for the denial. <u>Ohio Residents</u>: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy 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. <u>New York Residents</u>: A consumer report may be requested in conjunction with this application. Upon your request, you will be informed whether or not a consumer report was requested and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. Subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of the credit for which this application is made. <u>Vermont Residents</u>: You authorize Kubota to obtain credit reports about you now and in the future for all legitimate purposes associated with this application or the account including, but not limited to: (a) evaluating this application; and (b) renewing, reviewing, modifying, and taking collection action on the account.

(A) AUTHORIZATION TO CONTACT ME BY PHONE. I AUTHORIZE KUBOTA, ITS AFFILIATES, AGENTS AND INDEPENDENT CONTRACTORS TO CONTACT ME AT ANY TELEPHONE NUMBER I PROVIDE TO KUBOTA OR FROM WHICH I PLACE A CALL TO KUBOTA, OR ANY TELEPHONE NUMBER WHERE KUBOTA BELIEVES IT MAY REACH ME, USING ANY MEANS OF COMMUNICATION, INCLUDING, BUT NOT LIMITED TO, CALLS OR TEXT MESSAGES TO MOBILE, CELLULAR, WIRELESS OR SIMILAR DEVICES AND CALLS OR TEXT MESSAGES USING AN AUTOMATED TELEPHONE

#### CO-APPLICANTS MUST EXECUTE A SEPARATE APPLICATION



#### **CONSUMER CREDIT APPLICATION**

KUBOTA CREDIT CORPORATION, U.S.A.

DIALING SYSTEM AND/OR ARTIFICIAL VOICES OR PRERECORDED MESSAGES, EVEN IF I INCUR CHARGES FOR RECEIVING SUCH COMMUNICATIONS. **(B) AUTHORIZATION TO CONTACT ME BY OTHER MEANS.** I ALSO AGREE THAT KUBOTA, ITS AFFILIATES, AGENTS AND INDEPENDENT CONTRACTORS MAY USE ANY OTHER MEDIUM, AS PERMITTED BY LAW AND INCLUDING, BUT NOT LIMITED TO, MAIL, E-MAIL AND FACSIMILE, TO CONTACT ME. **(C) RIGHTS TO OPT-OUT OR MAKE CHANGES.** I UNDERSTAND THAT I AM NOT REQUIRED TO AGREE TO SECTIONS (A) OR (B) ABOVE AS A CONDITION TO OBTAINING CREDIT FROM KUBOTA. If I wish to opt out of section (A) and/or (B), or if I want to change how Kubota contacts me, including with respect to any telephone number that Kubota might use, I may call Kubota at 1-800-624-7082 or write to Kubota at PO Box 2046 Grapevine, TX 76099.

Maine Residents: If this application is approved, I understand that: (i) I must maintain physical damage insurance on the collateral securing the debt; (ii) I have the right of free choice in the selection of the agent and insurer through which the insurance is placed (including the right to choose an agent or broker not affiliated with you); and (iii) obtaining insurance from a particular agent or broker will not affect Kubota's credit decision if Kubota determines the selected insurance satisfies the terms of credit. <u>Wisconsin Residents</u>: No provision of a marital property agreement, a unilateral statement under Wis. Stat. § 766.70 adversely affects the creditor's interest, unless the creditor, before credit is granted, is furnished with a copy of the agreement, statement, or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. If I am a married Wisconsin applicant and my spouse is not a co-applicant for credit with me, then the name and address Kubota may use to notify my spouse about this credit application before any payment is due is:

I understand and agree that Kubota may obtain and use credit reports about me from credit reporting agencies: (i) to evaluate this Application; and (ii) if this Application is approved, for purposes of updating, renewing, extending, reviewing, servicing, and collecting the account, as well as other legitimate purposes associated with the account. I understand Kubota will, upon my request, inform me whether a credit report was requested and, if it was, Kubota will provide the name and address of the credit reporting agency that furnished the report.

## I understand Kubota may report information about my account to credit reporting agencies. I also understand that late payments, missed payments, or other defaults on my account may be reflected in my credit report(s).

To dispute any information on a credit report that is reported by Kubota, send a written notice of dispute to the Servicing Center, PO Box 2046 Grapevine, TX 76099. Disputes sent to any other address or that are not received from a credit reporting agency will not be investigated. You must include your account number, the specific information you dispute, the basis for your dispute and all supporting documentation or other information you wish to be considered.

I understand and agree that this application is governed by Kubota's privacy policy, which can be found at <a href="https://www.kubotacreditusa.com/onlinePrivacy.jsp">https://www.kubotacreditusa.com/onlinePrivacy.jsp</a>. I understand that Kubota may provide the information that I provide in this application to its affiliates and its non-affiliated third-party business partners to use for the purpose of determining my eligibility for products or services requested by completing this application and/or for their everyday business purposes in providing services that result from this application. Kubota's affiliates may also use this information when they are considering whether to offer financial or other products or services to the undersigned, unless the undersigned instructs Kubota not to share such information for this purpose. Kubota's non-affiliated third-party business partners, including those it uses to provide services to you resulting from this application, may also use information obtained from this application to market products or services to the undersigned, unless the undersigned instructs Kubota not to share such information for this purpose. Kubota's non-affiliated third-party business partners, including those it uses to provide services to you resulting from this application, may also use information obtained from this application to market products or services to the undersigned, unless the undersigned instructs Kubota not to share such information for this purpose. Kubota hereafter will provide the undersigned with its privacy notice regarding the undersigned's ability to permit or restrict Kubota's sharing of the undersigned's information with its affiliates pursuant to applicable law. In the event the undersigned does not become, or ceases to be, a Kubota customer, Kubota may still provide the information obtained from this application in the manner, and subject to the limitations, set forth above. However, the undersigned may contact Kubota at any time to limit such sharing pursuant to ap

In the event the undersigned does not become, or ceases to be, a Kubota customer, Kubota may still provide the information obtained from this application in the manner, and subject to the limitations, set forth above. However, the undersigned may contact Kubota at any time to limit such sharing.

You otherwise agree that Kubota may release any such information if Kubota believes it is required to comply with any governmental or legal process, whether or not such release is actually required, or when it is necessary or desirable in connection with a transaction or investigating a potential loss.

I agree this application shall remain Kubota's property, regardless of whether financing is granted.

I understand that this application is made to Kubota or its designee.

I acknowledge receiving a copy of this application.

### Applicant Signature\_\_\_\_\_

Date:

Print Applicant Name