



FREQUENTLY ASKED QUESTIONS

How do I apply for a loan?

The first step is to register and create your username (email) and password with Kashable at kashable.com/employee.html. You only need to do this the first time you sign up.

What information do I need to register and apply for a loan?

Here's what you'll need:

- Email address
- Mobile phone number
- Employee ID (if applicable)
- Personal checking or savings account information (in good standing for at least 90 days)

How does Kashable determine loan amount and terms?

Our algorithm uses a combination of your employment and credit data to determine the loan amount, term, and rate. As a socially responsible lender, our goal is to deliver the best possible unsecured loan alternative that is still within your ability to repay. You do not have to take the full amount that you are approved for.

How long will it take to get the money if I am approved for a loan?

The money will be deposited directly into your personal checking or savings account in as little as one business day from approval (not including weekends or holidays) and timeframes may depend upon your bank's policies.

How do I repay the loan?

The loan will be repaid through payroll. You can make additional payments or change the method of payment to ACH debit from your bank account or debit card, or you can mail us a certified check or a money order.

What happens if I leave my employer and I still owe money on my loan?

In the event that payroll deductions are no longer available, you and Kashable will arrange for an alternative method of payment such as ACH debit from your checking account, debit card, certified checks, or money orders.

How do I know if my loan application is completed?

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

How is my loan term determined?

As part of our underwriting process, we consider your employment and credit data to determine your maximum loan amount and term. If approved, you can choose to take the full amount or less, and select from the loan term options shown.

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.

IMPORTANT: If you are making an early repayment to apply again, please note that we are unable to guarantee future approval or future loan amounts. You will find out if you are eligible for a Kashable loan once you apply for the new loan.

Does Kashable check my credit?

Yes. Our algorithm uses a combination of employment and credit data to underwrite applicants. This means that you do not have to have prime credit to be approved for a loan.

Does Kashable report to credit bureaus?

Yes, we report repayment history to credit bureaus.

Can I pay off my loan early?

Yes, you can pay off your loan early at any time without a prepayment penalty.

What happens during a leave of absence when there's an interruption in payroll?

While you are on unpaid leave of absence from your employer, you and Kashable can arrange an alternative method of payment such as ACH debit from your checking account, debit card, certified checks or money orders. Once you are back on the job, your payroll deductions should resume.

MORE QUESTIONS?
WE'RE HERE TO HELP!

Contact Kashable support via email at support@kashable.com
or by phone at (646)-663-4353
Mon - Fri (9AM-6PM EST)
Sat and Sun (10AM-5PM EST)