

Complete and sign this application. Return via fax (888-827-0047) or email (ReferralPrograms@OneMainFinancial.com) to the OneMain Merchant Service Department.

Internal Use ONLY:
Branch #: _____

A completed IRS Form W-9. Provide Applicant's Business Name exactly as it appears in your Certificate of Incorporation or other organizational document. The full instructions are available at www.irs.gov/uac/About-Form-W9.

Name of Applicant Business (Provide the name exactly as it appears in the Certificate of Incorporation or other organizational document. If a sole proprietorship, provide owner's name.)				
Trade Name (DBA), if applicable (40 characters maximum)				
Date Business Established (mm/yyyy) ____ / ____ / ____				
Address (physical)	Suite	City	State	Zip
Address (mailing)	Suite	City	State	Zip
Phone Number		Fax Number		
Email Address (This may be used to communicate program information to you.)		Website Address		
Contact Name			Contact Phone Number	

Have this Application signed by an authorized signer who is an authorized officer, general partner, member, owner, or other principal of the applicant.

The Applicant Business named above in this Application is applying to participate in the Referral Program. By the Authorized Signer signing this application, the Applicant Business agrees to the terms and conditions of the Referral Program Agreement, which shall be binding on the Applicant Business if accepted by the Lender.

Authorized Signer's Name	
Authorized Signer's Title	
Authorized Signer's Signature	Date



Request for Taxpayer Identification Number and Certification

**Give Form to the
requester. Do not
send to the IRS.**

Print or type See Specific Instructions on page 2.	1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.	
	2 Business name/disregarded entity name, if different from above	
	3 Check appropriate box for federal tax classification; check only one of the following seven boxes: <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____ Note. For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the line above for the tax classification of the single-member owner. <input type="checkbox"/> Other (see instructions) ▶ _____	
	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>	
	5 Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
	6 City, state, and ZIP code	
	7 List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Social security number											
				-			-				
or											
Employer identification number											
						-					

Note. If the account is in more than one name, see the instructions for line 1 and the chart on page 4 for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

Sign Here	Signature of U.S. person ▶	Date ▶
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. Information about developments affecting Form W-9 (such as legislation enacted after we release it) is at www.irs.gov/fw9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)

- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding? on page 2.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting?* on page 2 for further information.

This Referral Program Agreement is entered into between the business signing this Agreement below (“you”) and OneMain Financial Group, LLC, a Delaware limited liability company (“OneMain”). The parties agree as follows:

1. Lender will pay you a referral fee when, as a result of your referral, your customer (“Customer”) opens a qualifying consumer loan with OneMain or any of the consumer loan companies that are existing direct or indirect subsidiaries of OneMain Holdings, Inc. and any other lenders of whom OneMain may notify you in writing hereafter (collectively, “Lender”). Lender has the right to approve or decline a Customer’s loan application in Lender’s sole discretion. The fee is based on the amount of the loan made to the Customer, as follows:

Loan Amount	Referral Fee
\$1,500 - \$3,000	\$80
\$3,000.01 - \$5,000	\$100
\$5,000.01 - \$7,500	\$120
\$7,500.01 - and over	\$160

Lender has no obligation to pay the fee if: (i) the Customer has an active loan, as a borrower, co-borrower or co-signer, with any Lender or with any company doing business as iLoan; (ii) the loan is branded as “iLoan”; (iii) Lender is not aware at the time the Customer’s loan is opened that the Customer was referred by you; or (iv) if in the reasonable opinion of Lender, payment of the fee may violate applicable state or federal law. Only one fee is payable per loan, even if it is a joint loan or there is a co-signer. Lender will report the fee income to the IRS by a 1099- MISC form, when required by law.

2. Lender may, from time to time, provide you with Customer-facing program materials such as Lender’s business cards or flyers that can be used to gather contact information from Customers. Advertising materials or forms promoting or referencing the program may only be used if provided, or approved in advance, by Lender. Any Customer questions regarding Lender, including those about loan products or the application process, must be referred for answer by Lender. You do not have authority to make any statements, take any actions, or enter into agreements on behalf of Lender, except as instructed or approved by Lender in writing. For example, you must not make any promises or predictions to your Customer that Lender will or will not approve the Customer’s loan application. Your participation in the program is in the capacity of an independent contractor and not that of a partner or joint venturer of Lender.

3. You acknowledge that Lender is subject to laws that prohibit credit discrimination on a prohibited basis which include but are not necessarily limited to race, color, religion, national origin, sex, marital status, or age (provided that the applicant has the capacity to enter into a binding contract); the fact that all or part of the applicant’s income derives from any public assistance program; or the fact that the applicant has in good faith exercised any right under the Consumer Credit Protection Act or any state law upon which an exemption has been granted by the Consumer Financial Protection Bureau. You shall not discriminate, or discourage any Customer from applying to Lender, based on a prohibited basis or upon your knowledge of, or belief as to, their creditworthiness.

4. In your dealings with Customers and in performing your obligations under this Agreement, you shall comply with all applicable state and federal laws, rules and regulations, including but not limited to consumer protection laws. You shall not: (i) request or accept any compensation from a Customer in connection with the program; (ii) offer or provide any loan applicant or Customer any consideration to apply for a loan with Lender; or (iii) take any action which might result in a claim for or an obligation to pay a brokerage commission, finder’s fee or similar fee to any third party. You warrant that you have in effect and in good standing any necessary licenses, authorizations, registrations and permits to conduct your business and to perform your activities relative to this program.

5. You shall keep confidential and not disclose to others or use any “nonpublic personal information” (as defined in the Gramm Leach Bliley Act and its regulations) regarding Customers or loan applicants, except as permitted by applicable law or consented to in writing by Lender. In the event a regulator with authority over Lender requires audit of your procedures or records solely related to the program, you will provide reasonable cooperation. You shall provide Lender reasonable cooperation and assistance with Customer and prospective Customer disputes and complaints.

6. This Agreement becomes effective when accepted by Lender, by notifying you in writing that you have been approved for participation in the program or by paying you a referral fee. This Agreement may be terminated by either party at any time for any reason or no reason, immediately upon notice thereof to the other party. Upon termination of this Agreement, you shall remove from display and cease using all advertising or other materials that promote or refer to the program. Sections 5 and 8 of this Agreement shall survive its termination.

7. Lender may unilaterally amend this Agreement upon at least fifteen (15) days’ prior notice to you at your mailing address, business location, email address, fax number or phone number last known to Lender. The amendment shall become effective and binding on the parties when provided in the notice unless this Agreement is terminated before then. Notwithstanding the foregoing, Lender may suspend the program and/or amend this Agreement, effective immediately, without prior notice, in the event reasonably deemed necessary by Lender in order to prevent violation of applicable law or to comply with requirements imposed by any governmental or regulatory body.

8. This Agreement and any of the rights, interests and obligations of Lender hereunder may be assigned and delegated by Lender to any of its affiliates or to any other entity then having adequate resources and the ability to perform under this Agreement. You may not assign or delegate this Agreement or any of your rights, interests or obligations hereunder without Lender’s written consent. In the event a party to this Agreement initiates a suit to enforce its rights hereunder, the non-prevailing party shall pay to the prevailing party all reasonable attorney’s fees and costs incurred in connection with such suit. This Agreement constitutes the entire agreement between the parties with respect to its subject matter. This Agreement does not create any rights or benefits inuring to any loan applicant or any Customer of yours. This Agreement shall be governed by and construed in accordance with the laws of the State of Delaware, without regard to its conflict of laws principles. Each time you accept a fee hereunder from Lender, you are representing to Lender that you understand and are currently in compliance with this Agreement. The individual who executes this Agreement on your behalf represents and warrants to Lender that (s)he is duly authorized to enter into this Agreement on behalf of such business.

This Agreement is to be signed by the Authorized Signer who signed the Referral Program Application.

Signature _____

Date _____

Printed Name _____

Name of Business _____

Title _____

