

## Frequently Asked Questions

### What is Kabbage®?

Kabbage is a simple way for small businesses to access funding with the flexibility they need. Through the online application, businesses link their latest information, allowing a review of their performance. Applicants can be approved for lines of credit of up to \$250,000<sup>1</sup> and can withdraw funds whenever they need extra capital.

### Who is eligible for a Kabbage line of credit?

Small businesses that have been in business one year or more and have over \$50,000 per year in revenue are eligible for funding through Kabbage.

### How can my business use a Kabbage line of credit?

Withdraw from your Kabbage line of credit for any needs that come up for your business, like stocking up on inventory, investing in equipment, starting a new marketing campaign, hiring staff, opening a new location or whatever else your business needs to thrive.

### Is there a limit to the number of loans I can take from my line of credit?

No. As long as you have available funds, you can withdraw every time you need capital, up to once every 24 hours.

### How much would I pay for each loan?

There is no cost to set up your line. Kabbage loans have a monthly fee for every month you have a balance. Every month, you'll pay back 1/6 of the total loan amount (for 6-month loans) or 1/12 of the loan amount (for 12-month loans) plus a monthly fee. There are no early payment fees, and you'll only pay fees on the funds you use.

### How does the Kabbage Card work?

When you use the Kabbage Card, you are taking a loan from your business's available loan funds for the exact amount of the purchase. You can use the card online, at any point-of-sale checkout or anywhere else VISA is accepted. [Learn more at www.kabbage.com/kabbage-card](http://www.kabbage.com/kabbage-card).

### Can I access my account from my phone?

With the free Kabbage app for Android and iPhones, you can access your line of credit, make payments and manage your account anytime, anywhere, from your mobile device.

### If I have questions, can I talk to a real person?

You bet! Kabbage's dedicated team of experts is available at 866-774-3154 to help you with what you need, Monday – Friday, 8AM – 9PM ET, and Saturday, 10AM – 2PM ET.