



QLT

Consumer Lease Services

Lease Program Overview



Your **2023** LEASE SERVICES CONTRACT

Effective January 1, 2023

Thank you for choosing QLT Consumer Lease Services!

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We are pleased to provide you with your 2023 Lease Services Contract. In this booklet, you will also find a complete description of our Privacy Policy, as well as an overview of our Lease Program. We recommend that you save this booklet for future reference.

You can count on us for superior service, exceptional convenience and reliable quality. Our Unconditional Replacement and Exchange Policies are enhanced with our Standard Next Business Day Service.* If you place an order with us to get an additional or replacement product by 5 pm ET (Monday - Friday), you will receive it at your home or office the next business day at no additional charge!

To thank you for your business, we invite you to participate in our Lease Rewards® Program. This valuable program helps you save money on vision and hearing care products and prescription drugs. The Lease Rewards® card is free to all lease customers. For enrollment information, please see page 8. We're glad you are a lease customer and look forward to our continued relationship.



www.qltcls.com
1 (800) 555-8111

* Some products (party line, hardwired, one-button telephones, antique style, character or novelty telephones and ancillary products) may require special arrangements for replacement, repair or relocation. Arrangements can be made by calling our Lease Customer Helpline.

This is the QLT Consumer Lease Services, Inc. 2023 Lease Services Contract (“This Contract”) and when terms conflict, it supersedes all prior versions, including the contract that may have accompanied your leased product.

This Contract can be viewed at our web site www.qltcls.com. A larger print version is available by requesting one through the “Contact QLT” page of our web site or by calling toll-free 1 (800) 555-8111.

This Contract covers leased telephone products (such as telephones and answering machines) only. It does not cover charges for your local or long distance telephone service or maintenance on the wires inside your home. This Contract is for the services on and the use of the telephone equipment only. If you stop leasing, your local and long distance services will not be affected. When you use or retain leased products, you accept and agree to be bound by the following terms and conditions and rates under which QLT Consumer Lease Services leases its products. The product(s) you have selected is designed for convenient, reliable service. In addition, This Contract provides you with the following leasing benefits provided the product is used in the 50 states of the United States.

Given that our customers have many choices, including purchasing telephones and answering machines from other companies, we are especially pleased that you choose to lease telephone products from us.



Unconditional Replacement Policy

Obtain convenient, same or similar model replacement of the leased product(s) for any reason.

Flexible Lease Option

Trade-in or exchange the leased products for a different color or for a telephone with more or fewer features.^{††} Plus, if you move, take the leased product(s) with you anywhere in the 50 states of the United States.*

Standard Next Business Day Delivery Service

Receive the leased product(s) at your home or office the next business day at no additional charge. Simply place an order with us by 5 pm ET (Monday - Friday) and the product(s) will be delivered to you the next business day.*

Superior Quality Products

Designed, built and reconditioned to our high-quality standards. Our product line includes classic phones featuring nostalgic styles and real bell sounds, as well as the latest equipment, such as Cordless Telephones, Speakerphones, Caller ID and so much more.

Replacement Accessory Advantage

Accessories for leased products are available at no additional charge. Accessories include modular conversion kits, long cords, cordless antennas, batteries and answering machine tapes.

Convenient Customer Service

For answers to commonly asked questions about our Lease Services and products, visit our web site, www.qltcls.com and check out the “Frequently Asked Questions” tab. Still have a question? No problem. You can send us your question by clicking on the “Contact Us” tab. Or if you prefer, call us toll-free at **1(800) 555-8111**.

^{††} A model change may result in a rate change.

* Some products (party line, hardwired, one-button telephones, antique style, character or novelty telephones and ancillary products) may require special arrangements for replacement, repair or relocation. Arrangements can be made by calling our Lease Customer Helpline.

Return Policy

You have the option to return the leased products at any time.

If at any time you decide to discontinue leasing, you are responsible for notifying us and returning the product(s) to QLT Consumer Lease Services. Call toll-free at **1(800) 555-8111** to make arrangements and obtain a pre-paid mailing package.

Other Terms And Conditions

QLT Consumer Lease Services may discontinue or change the lease program at any time by providing you with at least 60 days notice of our intent to do so.

Should the leased product(s) be stolen or lost as a result of fire or the forces of nature (for example, floods, hurricanes, earthquakes or tornadoes), we will replace the leased product(s) at no additional cost with a same or similar model lease product(s) or, at your request, we will terminate your lease effective on the date you notify us of the loss or theft. We may ask you to provide us with a written statement which describes the circumstances of the loss or theft.

The leased products are not for sale. You do not have the option to purchase leased products.

The QLT Consumer Lease Services bill provides an itemized list of the leased products for which you are being charged. Please review this itemized list carefully to ensure that you have each of the items.

You are billed in advance for leased products on either a monthly or quarterly basis. By making your payment, you are renewing your lease of our products and services. You must notify us of errors within 30 days of the date of a bill you believe is in error.

If you decide to discontinue leasing, your lease charges will be prorated and you will receive a credit for the unused portion of the lease term.

Should you transmit to us any checks that are declined for their full amount (a "returned check"), we may charge the account the lesser of \$20, or the amount permitted by the law of your state of residence for each returned check.

QLT Consumer Lease Services, Inc., will not pay for the loss of time, inconvenience, loss of use of the leased product(s), property damage caused by the leased product(s) or its failure to work, any damage caused by use outside the U.S. or any other incidental or consequential damages. Some states do not allow the exclusion or limitation of incidental or consequential damages. Therefore, this exclusion or limitation may not apply to you.

The leased products may be either new or reconditioned to our high-quality standards.

Future Changes To Terms And Conditions

QLT Consumer Lease Services may change the terms and conditions of This Contract or increase the rates charged for leased products at any time by giving you advance notice of any material changes in these terms and conditions or lease rates. Continued leasing of the product(s) after you receive notice of a change in terms and conditions or rates, without notifying us that you wish to discontinue leasing, constitutes your agreement to lease the product(s) under the changed terms and conditions or rates and to be bound by the same.

We may assign all or part of This Contract at any time. Our written consent is required should you want to assign or transfer any part of This Contract. In the event of an assignment or transfer, all of the terms of This Contract are in force.

Why and how we collect personal information

QLT Consumer Lease Services, Inc., collects, maintains and uses non-public personal information about our customers in order to provide them with products and services. This section describes our privacy policy and how we handle and protect personal information about our current and former customers.

We collect information about our customers for business purposes, such as providing products and services to our customers and billing for those products and services. The personal information we collect about our customers is comprised of:

- Information we receive from you on applications and other forms, such as name, address, email, home telephone number, daytime business telephone number and Social Security number or other personal identification numbers, orally, in writing or by electronic means.
- Information about your transactions with us, including the services we provide to you and your payments to us.
- Information we receive from consumer reporting agencies and similar sources such as your credit history and creditworthiness.

How we protect personal information

We employ measures designed to limit access to the personal information described above to those employees or others who need access to it in order to conduct business and service your account.

Our employees are required to maintain and protect the confidentiality of personal information, must follow established procedures to do so and are subject to disciplinary action if they fail to do so. In addition, we maintain reasonable and appropriate physical, electronic and procedural

safeguards to protect personal information. Finally, companies we hire to provide support services to us are not permitted to use personal information for their own purposes and are contractually obligated to maintain strict confidentiality. We limit their use of your information to the performance of the specific services that we have requested from them.

Sharing information with third parties

We do not disclose any of the non-public information we collect about our customers or former customers, described previously, to anyone except as permitted by law. We may, for example, disclose personal information to government and regulatory authorities as permitted or required by applicable law, and we may disclose personal information with your consent or at your direction.

We may share all of the personal information we collect, as described above, for business purposes with companies and individuals who provide servicing, administrative, marketing and other services for us, or on our behalf.

Revising your personal information

We endeavor to keep our customer records complete and accurate. Most of the personal information about our customers is reflected in our monthly or quarterly billing statements. We encourage you to review the information on your bills and notify us if you believe any information on your billing statements should be corrected or updated. **If you have any questions about this privacy policy or wish to correct or update any information on your billing statements, please call our Customer Helpline at 1 (800) 555-8111, complete the back side of the remittance section of your lease bill or contact us through our web site, www.qltcls.com.**

Your FREE card is waiting for you!



Call for your free card or request one online today!
Call 1 (888) 831-4311 or visit www.qtlcls.com.

Enjoy ALL the advantages of the Lease Rewards® Program.

As a valued QLT Consumer Lease Services customer, you are eligible to participate in the Lease Rewards® Program, which includes discounts on vision and hearing care products and prescription drugs.

The Lease Rewards® Program provides access to savings for your entire family to enjoy.

Here are just a few of the ways to save:

- **Vision Care Product Discounts:** Save 10% to 60% on frames, prescription lenses, coatings and contact lenses from a network of 13,000 vision centers across the country. Choose any of the products these centers offer. Plus, when you order replacement contact lenses directly from one of the nation's largest mail-order suppliers, you'll receive some of the lowest prices available.
- **Hearing Care Discounts:** Save 17% to 40% on hearing care products and services from a national network of hearing care providers. Under this program, you can receive a hearing aid evaluation at no charge at participating providers.
- **Prescription Drug Discounts:** Save up to 20% on brand name and up to 60% on generic prescriptions at participating pharmacies.*** An extensive national network of over 55,000 local pharmacies ensures that you will have a wide selection of locations. In 2020, \$52 was the average amount saved by our customers every month they filled their prescriptions using the card.

***Average discount of 32% - 55% per user per month on prescription drugs.

To receive your FREE Lease Rewards® Program Card and start saving:

- Call toll-free 1(888) 831-4311 (Monday to Friday 9 am - 7 pm ET)
- Sign up on our web site by visiting www.qtlcls.com and clicking on the Lease Rewards® link on the left

Your Lease Rewards® Program welcome package, which includes the free card, will be sent to you within 7 to 10 business days after your request is received. The welcome kit also includes a list of a few of the closest locations to you!

The Lease Rewards® Program Card is valid only at participating pharmacies and vision and hearing centers. Use of this card is governed by the Lease Rewards® Program Terms and Conditions, provided in your welcome package.



**Lease Rewards® Program Services are provided by Coverdell & Company, Inc. Lease Rewards® and Save Money, Not PointsSM are service marks of QLT Consumer Lease Services, Inc. The Lease Rewards® Program is not insurance, is not associated with Medicare and cannot be combined with any insurance, prescription plan or other discount or promotional offers. The plan provides discounts at certain healthcare providers and the range of savings will vary. The plan does not make payments to providers. The member is obligated to pay for all services but will receive a discount from providers who are contracted with the plan. The plan administrator is Coverdell & Company, Inc., located at 8770 W Bryn Mawr, Suite 1000, Chicago, IL 60631, 1-800-308-0374. QLT Consumer Lease Services makes no representations, warranties or guarantees as to the quality of the Coverdell services offers, and has no involvement in the design, manufacturing or provisioning of such offers.

Thank you for choosing
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