FAQS

www.thebuildcard.com

Who is Continental Finance?

Founded in 2005, Continental Finance Company ("CFC") is one of America's leading marketers and servicers of credit cards for consumers with less-than-perfect credit. The company specializes in providing credit products and services to consumers who are largely overlooked by traditional credit card issuers and local banks. As a consumer finance company, with a state of the art consumer lending platform, we are able to provide a variety of services to our customers when other financial institutions will not accommodate them.

How do I contact Customer Service?

Customer Service:
Phone: **1-800-634-9558**
(Customer Care Specialists are available 8am–10pm Mon–Fri, and 8am-4pm Saturday ET.

What if my credit card is lost or stolen?

If you have a missing credit card, report it immediately to our Lost/Stolen Department at **800-556-5678**. This number is also printed on your monthly statements. We will cancel your card and send you a new one.

How do I activate my card?

Call the customer service number on the back of your card or **1-800-634-9558**

What if there are unauthorized charges on my stolen card?

You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed $50. In New York, you will not be liable for unauthorized use of the Card that occurs prior to the Effective date. If you suspect your card has been stolen you should call us right away at **1-800-556-5678**.

What if I want to dispute a charge on my statement?

If you have a problem with the quality of property or services that you have purchased with your credit card; and you have tried in good faith to correct the problem with the merchant, call us at **1-800-634-9558**.

Your www.thebuildcard.com account

What is my www.thebuildcard.com account?

Your www.thebuildcard.com account is a secure platform where you can view your account details, make a payment, sign up for AutoPay, monitor spending activity, and more. To access your account, log in with your username and password. If you haven't created your online account, you may do so through the "Register Now" button on thebuildcard.com.

What if I forgot my username?

1. Go to www.thebuildcard.com and click Forgot Username/Password.
2. Validate your identity be entering the following information:
    a. The last 4 digits of your credit card account number
    b. The last 4 digits of your social security number
    c. You may enter your date of birth OR your zip code
3. From the contacts options listed on your account, select where we will send the verification code. There is a text and an email option.
4. Click Send My Code
5. On the verification page, enter the 6-digit code that you received
6. If the code is correct, you will be allowed to reset your password

What if I forgot my password?

1. Go to www.thebuildcard.com and click Forgot Username/Password.
2. Enter your account username to proceed to validation.
3. From the contacts options listed on your account, select where we will send the verification code. There is a text and an email option.
4. Click Send My Code
5. On the verification page, enter the 6-digit code that you received
6. If the code is correct, you will be allowed to reset your password

How do I update my contact information?

1. Log in to your www.thebuildcard.com account.
2. Click My Account and select My Profile
3. Click the Edit Profile button
4. Update your account information as needed
5. Click Save

If I use this service, will I still receive paper statements in the mail?

You may use thebuildcard.com to manage your account and continue to receive monthly paper statements. If you wish to receive your statement electronically ("eStatements"), you must sign up for electronic statements. Use of this service will not have any effect on whether or not you get a paper statement in the mail.

What are eStatements?

eStatements are the fastest and most efficient way for you to manage your credit card account—and it is totally free! This is an electric version of your monthly statement, and if enabled, can be viewed in Activity & Statements. You can turn eStatements on or off at any time by navigating to My Account and selecting Statement Delivery.

Is my information safe?

Yes! EV SSL Certificates provide an extra layer of security that lets you know you are on the authentic Build Card Online Banking site and can safely continue to sign on.

Making Payments

How can I make a payment?

Making payments on your credit card account is easy! We have options for you to make your payments anywhere at any time:

- **AutoPay:** Never miss a payment. When you sign up for AutoPay, your payment is automatically deducted from the bank account you have selected.

- **Online:** Log into your www.thebuildcard.com account and select Payments.

- **Mail**: Mail your payments addressed to: P.O. Box 660269
                                                                        Dallas, TX 75266-0269

- **Phone**: Call **1-800-634-9558**   (8am-10pm Mon thru Fri and 8am to 4pm on Sat, ET)

How do I make a payment online?
1. Log in to your www.thebuildcard.com account.
2. Click Payments
3. Enter the desired payment amount
4. Enter the desired payment date
5. Select the bank account you would like to pay from
   Note: if you have not added a bank account yet, you will have to click Enter Bank Account and provide a valid Account and routing number

6. On the Review Payment page, make sure that the information displayed is correct
7. Click Confirm to schedule your payment

When will my payments be posted to my account?

Payments made via Checking or Savings account are held for 5 days before reflected on your available credit. Payments submitted before 5:00 PM ET will be processed the same day and posted to your account the next business day (excluding weekends and holidays).

How long will it take from the time I make an online payment until by bank account is debited?

It can take up to two business days to debit your bank account. Your bank may take additional time for processing before you are able to see the debit reflected in your checking or savings account.

AutoPay

How does AutoPay work?

AutoPay is a feature that allows you to set up a recurring monthly payment for your credit card statement. When turned-on, AutoPay will automatically withdraw your payment every month, using your preferred payment method.

How do I sign up for automatic monthly payments?

1. Log in to your www.thebuildcard.com account.

2. Click Payments, then click the Set-up AutoPay button

3. Select the desired payment amount you want to auto debit:
   a. Full Balance amount will deduct the full balance on your credit card each month
   b. Minimum Due will deduct the minimum payment you must make each month to avoid going into a delinquent status
   c. Other amount allows you to enter a custom dollar amount that will be debited each month
   d. The autopay will always debit on the day of your bill due date

4. Select the bank account you would like to pay from
   Note: if you have not added a bank account yet, you will have to click Enter Bank Account and provide a valid Account and routing number

5. On the Review Payment page, make sure that the information displayed is correct

6. Click Confirm to schedule your payment

What are the advantages of making monthly payments through AutoPay?

AutoPay is a convenient, simple payment option that offers you peace of mind knowing your credit card payments are being made accurately and on time every month. You only have to sign up one time to have all of your payments made automatically.

When will my first automatic payment be deducted?

The autopay will always debit on the day of your bill due date.

How do I cancel or make changes to my AutoPay?

1. Log in to your www.thebuildcard.com account.

2. Click Payments. You will see an overview of your AutoPay details, if you are enrolled.

3. To turn-off AutoPay, you may click the Off-toggle button. To edit AutoPay, click Edit AutoPay

4. You may manage your payment amount, payment source, payment date.
   Note: The Autopay will always debit on the day of your bill due date