

Who is TEMPOE?

TEMPOE is a fully online company offering merchandise leasing. Transactions with TEMPOE are confidential, secure and compliant with all Federal Consumer Leasing laws.

What are the minimum requirements to apply for the TEMPOE program?

- A valid photo ID showing you to be at least 18 years old
- An electronic payment method
- A valid Social Security or Taxpayer ID Number (ITIN)
- A valid email address
- A monthly income of \$1,000
- No open bankruptcy

How does the TEMPOE program work?

Before your lease is created:

You can apply at any of our partner stores which can be found on the Store Locator portion of TEMPOE.com. Once you are approved, you will receive an approval code. Your approval code allows our partner stores to access your approval through our leasing site. You pick out the products you want and a trained sales associate will walk you through setting up your lease agreement.

After you have finalized your lease:

Once you have signed your lease, TEMPOE will process your first payment in the store and you will receive your merchandise once that payment has cleared. You will continue to make periodic payments on the merchandise through the five month minimum term to TEMPOE from the account provided. Once you have reached the minimum term, you have three options:

1. You may take ownership of your leased merchandise by making the purchase payment which is a percent age of the depreciated value of the merchandise. Once the purchase is complete, you will receive proof of ownership from TEMPOE. Customers in MN, NJ, and WI must contact TEMPOE to negotiate the purchase of the leased item(s).
2. You may continue to lease the merchandise by making a periodic payment on the same schedule.
3. You may return the merchandise to TEMPOE.

If I was approved but never created a lease, can I still use my approval code?

Yes. Approval codes expire after 30 days, but approvals can easily be reactivated by calling 1-888-949-6680 to renew the approval code. There is no need to reapply.

Is this a rent-to-own program?

No, this is a leasing program. By signing our lease contract you obligate yourself to lease your items for 5 months. Once you have completed your initial lease term you have the three options described above. This allows us to offer you lower monthly payments and a lower cost to own than Rent-to-Own companies.

Can I enter a P.O. Box for my address?

No. The physical address where the merchandise will be located is required.

If I don't have a job can I still apply?

Yes! We accept alternative forms of income such as Social Security, Retirement, Pension and Self Employment. In some cases, additional information may be required to verify income. If you think your income may not qualify, please email us at info@TEMPOE.com or call us at 1.888.Why.Not.0.

Can I apply if I have bad credit or have filed for bankruptcy?

Yes! Approvals are not affected by bad credit, lack of credit, or previous bankruptcies so long as all bankruptcies have been dismissed or discharged.

*Important note: it is criminal fraud to lie about your bankruptcy status.

Do I make my payments at the store?

The first payment is made in-store to TEMPOE. The remaining payments are auto-deducted from the account you listed as preferred on your application. Payments will process on the dates listed on your lease payment schedule. If you would like to update your payment method please visit the Customer Service Center.

Can I purchase my leased items?

After you have met the 5-month minimum term requirement, you can purchase the merchandise from TEMPOE. The purchase amount is a percentage of the depreciated value of the merchandise. Customers in MN, NJ, and WI must contact TEMPOE to negotiate the purchase of the leased item(s). Once the purchase is complete, you will receive proof of ownership from TEMPOE.

Can I return the merchandise to TEMPOE before the 5 month minimum term is met?

Signing your lease obligates you to the 5 month minimum term and the associated payments.