



BRAND GUIDELINES

VERSION 3.0 — JUNE 2026

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OUR MISSION & VISION

Introduction

The following branding guide for Uown Leasing includes all of the elements that create our brand, including graphic, visual, and written components.

Proper use of these tools and guidelines will enable us to maintain a consistent voice to the public while providing you with the most effective campaign.

Our Brand Story

BRAND POSITIONING

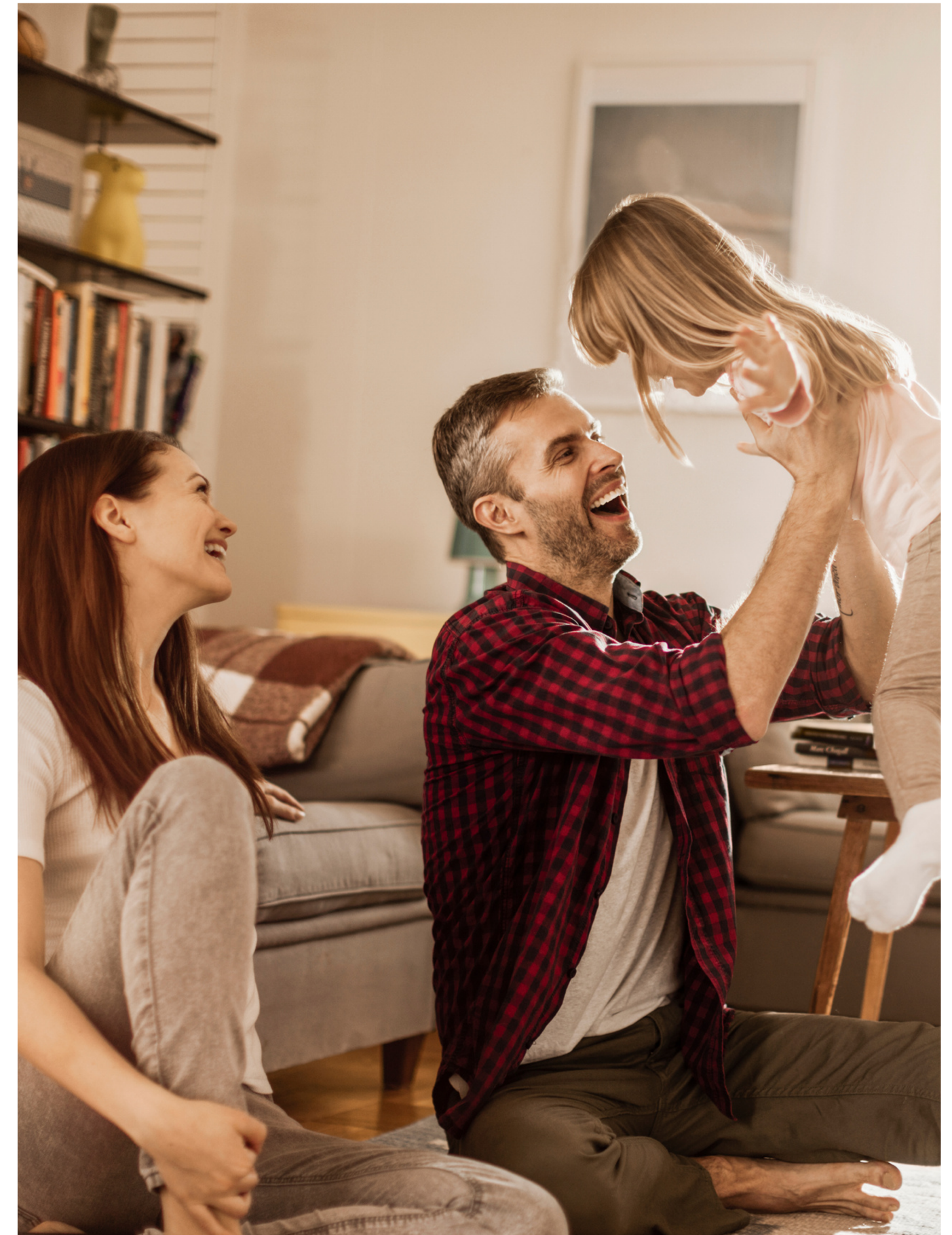
Uown Leasing makes everyday essentials affordable for people who are under-banked or under-served by traditional financing. We provide a simple, transparent lease-to-own solution that helps customers access quality merchandise – like tires, furniture, appliances, and more – without using a credit score, offering dignity and flexibility every step of the way.

BRAND PERSONALITY

We're dependable, inclusive, empowering, and supportive. We speak with clarity and respect: Treating every customer as part of the Uown family. We're empathetic, practical, and focused on helping increase approvals. Our flexible payment options and transparent communications help customers feel confident and supported.

TARGET MARKET

Credit-challenged shoppers who are value-oriented consumers who need flexible financing to obtain essential goods. This includes individuals with limited or poor credit histories, those who prefer straightforward lease-to-own arrangements, and people seeking affordable payment options for tires, furniture, appliances, and other household necessities.



Messaging

The tone of Uown Leasing is empathetic and encouraging. The voice explains in simple terms how our lease-to-own programs work, and reassures customers that it's easy, with programs designed for every kind of budget, so why wouldn't they use it?

TAGLINES

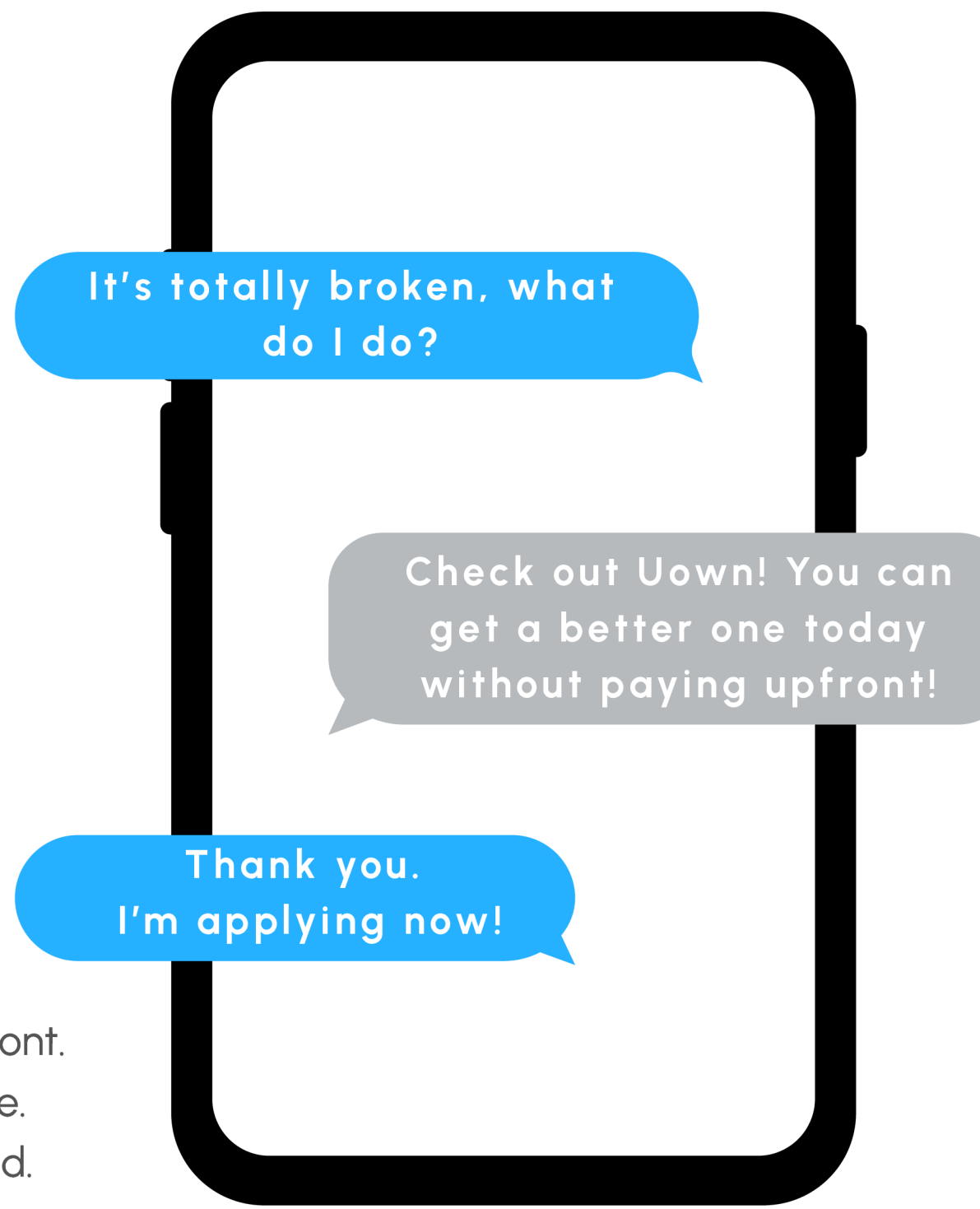
- It's all within reach.
- Afford the things you need, and can't afford to miss.
- You no longer have to imagine the lifestyle you dream of: Start today with Uown.

CALLS TO ACTION (CTAs)

- Put Your Approval to Work - Apply and Shop today!
- Get What You Need – On Your Terms with Uown
- Go Shop Now – With an approval from Uown
- Upgrade Your Home Today with Uown
- Make Your Space Work for You - Apply Now

MARKETING PHRASES

- Your Uown approval can help today – Take home what need, without having to pay everything up front.
- There's still time to use your Uown approval. Don't miss the opportunity to make life more comfortable.
- Stretch your buying power further by using the remaining amount on your approval for what you need.
- Life moves fast – and so does change. Your approval gives you the flexibility to choose something new without having to pay for everything all upfront.



It's totally broken, what do I do?

Check out Uown! You can get a better one today without paying upfront!

Thank you.
I'm applying now!

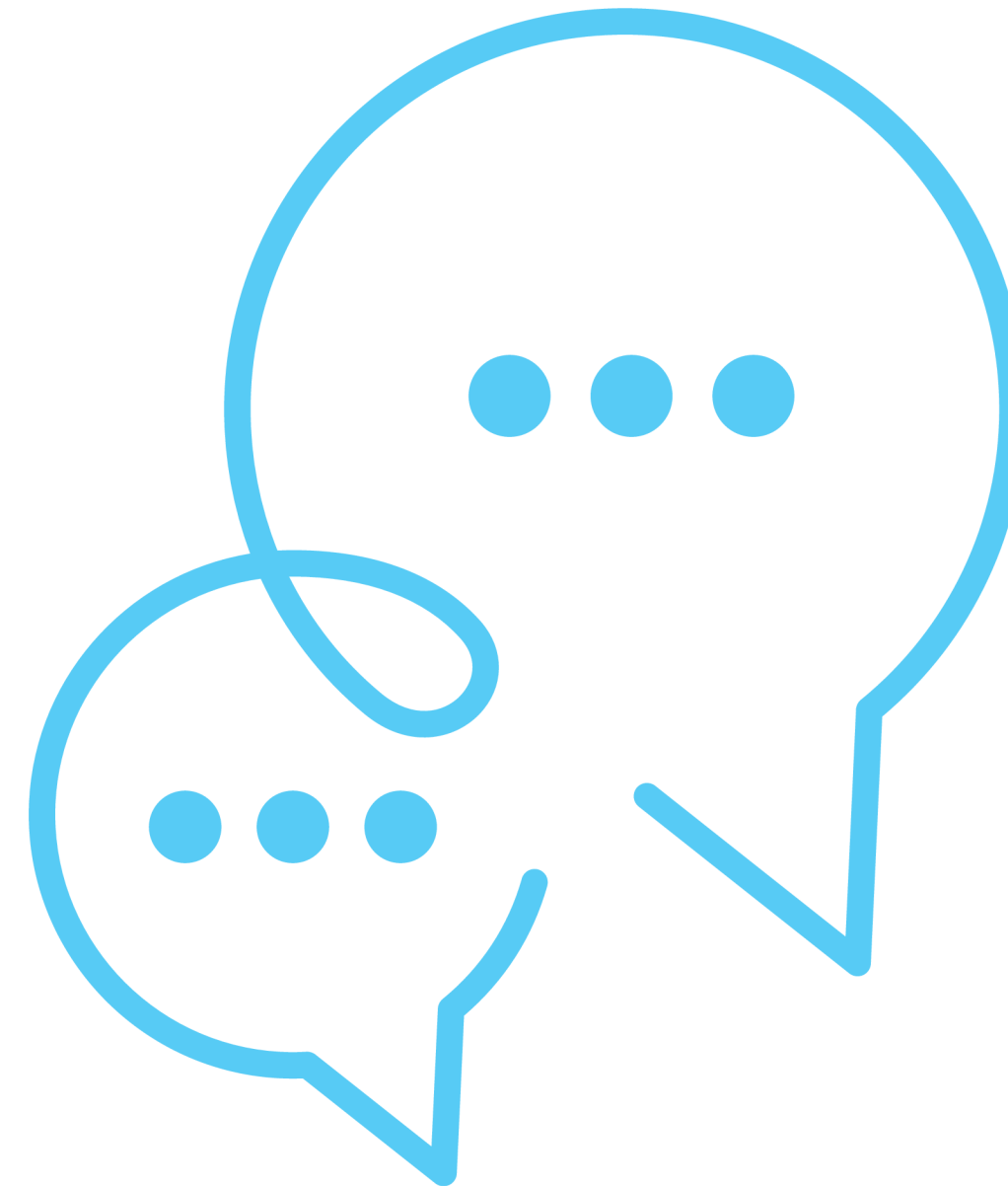
Lingo

Do use

- No Credit Needed
- Rental/Lease Purchase
- Lease/Rent to Own Rate
- Renewal Payment
- Early Purchase
- Flexible Payments
- Tax Deferred

Don't Use

- No Credit Check
- Loan/Finance/Credit
- Interest Rate/Interest
- Required Payment
- Same as Cash
- Payment Plan
- Tax Free



Compliance & Why it Matters

Uown Leasing is very different from traditional financing options.

It is important that merchants and potential customers appropriately understand the Uown Lease-to-Own product to avoid confusion or misunderstanding. Uown should not be presented as, or commingled with, anything related to finance, financing, or other credit based options. When listed on any website or flyer, Uown Leasing must be listed under leasing or alternative payment options, **NOT UNDER CREDIT, FINANCE OR FINANCING**.

REQUIRED DISCLOSURE*

No credit score is needed, however Uown Leasing obtains information from credit bureaus that do not affect your credit score. Not all applicants are approved. Ownership by rental/lease agreement with Uown Leasing costs more than the merchant's cash price. Select items only. Payoff after 90 days is determined by state law. Cancel or purchase early at any time. Not available in MN, NJ, VT, and DC.

All Merchant created materials featuring Uown Leasing or Uown Leasing products MUST be approved by the Uown Marketing Team at marketing@uownleasing.com prior to publication.*

*[Learn more in our Merchant Partner Procedures Documentation](#)



Logos

The Uown Leasing logos are used on both internal and external materials and products.

No other elements should overlap the Logo. Maintaining proper spacing is essential to maximizing the legibility of Uown Leasing's logo. Whenever possible, use Uown Leasing's full color logo. When the need arises, you may use the full black logo or the full white logo.

Logos





Logo on Dark
Background



Logo on Light
Background

Our Color Palette

Hex and Pantone Values

HEX CODE #57cbf5 CMYK: 64 17 0 4	RGB: 87 203 245	HEX CODE #6d6e71 CMYK: 4 3 0 56	RGB: 109 110 113	HEX CODE #ad946c CMYK: 0 14 38 32	RGB: 173 148 108

Typography

Urbanist

abcdefghijklmnopqrstuvwxyz

ABCDEFGHIJKLMNOPQRSTUVWXYZ

A brown fox jumps over the lazy dog

A brown fox jumps over the lazy dog



On Brand Photography

Uown Leasing positions itself as a partner to the retailer, offering an alternative payment solution that provides a desired lifestyle to their customers through Uown Leasing programs.

Imagery is selected based on the emotional reaction it conveys and not on any particular product. It is designed to complement (and not compete) with product-specific marketing materials that exist in your store.

We do our best to avoid using product photos in our materials and instead focus on images which capture how the customer would feel once their item is home. Photos are bright, clean, diverse, appropriate, and eye-catching.