

This is a sample agreement. We will generate an actual FlexPay agreement containing your individual order information and transaction details if you select the FlexPay option at checkout. Please carefully review your FlexPay agreement prior to completing your transaction as the rates, fees and terms of your FlexPay agreement will vary from this sample agreement.

Because your purchase includes payments with FlexPay, please read and agree to the contract agreement below:

Date of Contract: [XX/XX/XXXX]

Order ID: [######]
Contract ID: [######]

I agree to purchase from Universal Orlando (UO) the number of annual pass(es) printed below ("Passes"). I agree that the Passes are valid for twelve (12) months and thereafter, will be automatically renewed on a month-to-month basis until I cancel them. I authorize UO to charge my credit card or any valid replacement card I supply in the future, for the initial term of twelve (12) months based on the amounts set forth below, and for future payments on a month-to-month basis. Upon renewal, each monthly payment will be equal to 1/12 of the then current annual retail rate for the Passes after the initial twelve (12) months. You will notify me of an increase in the monthly payment. I acknowledge that, if any monthly payment by credit card is not completed (or is reversed) at any time during the initial twelve month term, my Passes may be suspended and I may be refused admission until the remaining balance is paid.

I may cancel my renewed Passes at any time after the first twelve-month term has expired. I acknowledge that I must cancel in writing to the Annual Pass/FlexPay contact listed at the end of the contract and such cancellation shall become effective within thirty (30) days of UO's receipt of such cancellation. In the event this Agreement is cancelled at any time during the initial twelve month term, I agree to pay an amount equal to the lesser of: (1) the total cost of each admission to each of the UO theme parks made through the Passes purchased below, or (2) the full cost of the Passes below, minus any previous payments made under this Agreement. The foregoing amount will be automatically charged to my credit card account that I previously provided. If funds available through my credit card account are not sufficient to cover any payment when due, I am responsible for providing UO access to another credit card account or to pay the full amount due. Three Park Passes will be identified on the issued pass(es).

I understand that if I have submitted a valid promo code for a promotional offer, I agree that any additional months shall be added to my pass(es) once I have paid for the entire twelve-month term. I further agree that if I do not pay for the entire twelve-month term, the promotional offer, if any, shall be void and I will not receive the additional months. I understand that renewal will occur at the end of the period including the additional months per the promotional offer, if applicable. Promotional offers are not renewed. By providing information UO requests, I agree that UO may contact me via phone or email to let me know about my account offers and events. Purchase limit of 6 Passes per credit card number. UO may sell or transfer this Agreement at any time, but I may not sell or transfer this Agreement. This Agreement is governed by the laws of the State of Florida.

ANNUAL PERCENTAGE RATE

(The cost of my credit as a yearly rate)

0%

FINANCE CHARGE

Amount Financed	
(The amount of credit provided to me or on my behalf)	[\$XXX.00]
Total of Payments	\$XXX.00
(The amount I will have paid after I have made all payments as scheduled)	
Total Sales Price	\$XXX.00
(The total cost of my purchase on credit, including my down payment, which includes sales tax, of \$	00)
See the agreement above and below for any additional information about nonpayment, default, and any repayment in full before the scheduled date.	required
Itemization of Amount Financed:	
Cash Price	[\$XXX.00]
Today's Down Payment ([\$00] + [\$00] sales tax)	[\$XXX.00]
Amount financed (payment for balance of purchase price)	[\$XXX.00]
Amount to be paid on your credit card each month (11 months total)	[\$XXX.00]

My down payment and all future payments will be charged to my credit card.

PREPAYMENT: I may pay off the amount due in its entirety at any time without penalty. Partial payments are not permitted.

I agree to purchase and accept, or promise to accept, delivery of the Annual Passes, and agree to pay UO or holder the "Total of Payments" identified above by credit card in accordance with the terms of this Agreement, including the Payment Schedule identified above. In addition to all other obligations in this Agreement, I agree to the following:

Revocation and Suspension: My Annual Pass provides me with revocable privileges which may be changed or cancelled by UO at any time without notice. My Annual Pass may be revoked for any reason, including but not limited to, if I or anyone for whom I have purchased an Annual Pass under this Agreement uses an Annual Pass for commercial purposes, or engages in activity which UO, in its sole discretion, deems improper, including without limitation, fighting or rowdy behavior at UO's properties. In the event of revocation, UO or holder will have the right to either continue to collect all amounts due under this Agreement as set forth herein, including all amounts due with respect to a revoked Annual Pass, or declare the entire balance under this Agreement immediately due and payable. If I or anyone for whom I have purchased an Annual Pass under this Agreement is suspected of violating any provision of this Agreement, any of the Annual Pass terms and conditions, or any other rules, regulations, or policies of Universal Orlando Resort, UO may suspend the Annual Pass held by such person or persons on a month to month basis subject to an investigation of the alleged violation. UO or holder will continue to collect all monthly payments due under this Agreement, including the monthly payment due for the Annual Pass that has been suspended, during any such month of suspension. Upon

conclusion of the investigation and depending upon the findings of such investigation, UO may either reinstate the suspended Annual Pass and extend to cover the period of suspension, or immediately revoke the Annual Pass. In any event, UO or holder will continue to collect all amounts due under this Agreement as set forth herein.

Blockout Dates, Address Changes and Replacements: My terms and conditions provide information on days that my Annual Pass is not available for use for admission to any Universal Orlando Resort theme park ("Blockout Dates"), if any. All Annual Pass replacements must be done through Guest Services within any Universal Orlando theme park. Address changes can be made either through Guest Services or by calling Universal Orlando at 1-866-PASS-4-FUN (1-866-727-7438). Any address or other contact information changes will not affect the validity of this Agreement or this Agreement's applicability to my Annual Pass.

By using UO's website to purchase and pay for Annual Passes, I consent to enter into the purchase electronically and to receive electronically my contract and disclosures about the purchase ("Documents"). By providing my consent, I confirm that I agree to enter into the transaction electronically and to receive electronically the Documents. If I do not provide my consent, I will not be able to complete a purchase using the website. My consent applies only to this particular purchase and associated Documents, and does not apply to any future transactions. I can withdraw my consent by calling UO at 1-866-PASS-4-FUN (1-866-727-7438), but my withdrawal will not affect the validity of this purchase or my receipt of the Documents. I may ask UO for a free paper copy of the Documents by calling the same number.

I will be asked to provide my address, telephone number, and other information. If that information later changes, please let UO know by contacting UO at 1-866-PASS-4-FUN (1-866-727-7438). By signing below, I acknowledge that I am at least 18 years old and acknowledge having received a copy of this Agreement. I also acknowledge that I have read and understand the terms and conditions and agree to be bound by this Agreement.

Name:

[Name]

Number of Passes on Contract: [##]

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED ACCOUNTS PAID BY THE DEBTOR HEREUNDER.

Contact Information:
Universal Orlando Resort
ATTN: Annual Pass/FlexPay Dept.
1000 Universal Studios Plaza
Orlando, Florida 32819
FlexiblePayment@universalorlando.com