



Frequently Asked Questions for Customers

Q. What happened?

A. A complex, planned system update caused our service channels and other capabilities to go out from time to time. We know that the outages have been frustrating and we're very sorry for the inconvenience.

Q. Can customers make payments?

A. We're very sorry for your inconvenience and are working to restore full service as quickly as possible. Comenity's Care Center is experiencing outages from time to time and may not be available. Customers can continue to use their cards as usual and, can make a payment using Comenity's [EasyPay](#) service.

Q. Was Comenity Bank hacked?

A. No, we did not experience a cyber attack of any kind. The servicing issues we are experiencing are the result of a planned system update. Your account information remains secure. We're sorry for any inconvenience this may have caused.

Q. What services can be accessed right now?

A. Customers can continue to use their cards as usual and, subject to additional outages, can make a payment using Comenity's [EasyPay](#) service

Q. How are you going to support customers impacted by this situation? What about late fees?

A. We are working to ensure a fair resolution for impacted customers. We will communicate to impacted customers by email, statement message and secure message center.

We're waiving late fees for customers whose payment due date fell on or between June 27 - July 2, 2022. Customers don't have to do anything. Those customers' inability to make a payment will not affect their credit score.

Q. Will I be charged interest on my promotional plan that ended during the outage and I couldn't make a payment?

A. If you had a promotional plan that expired in June through July 2, 2022, we are extending the promotional plan expiration date by 30 days. If you have questions or concerns, please call the number on the back of your card or statement for Customer Care. This will allow you the opportunity to pay your promotional plan in full by the new extended expiration date.

Q. Are credit bureau updates paused during this time?

A. We will not report late payments for customers whose payment due date fell on or between June 27 through July 2.

Q. I'm not seeing my rewards in Account Center. Why?

A. We are currently updating our systems and you may see a delay loading your rewards. Your account will be updated to reflect your correct earning activity as soon as possible. We thank you for your patience and apologize for the inconvenience.

Q. When can we expect the system to be up and running and problems resolved?

A. We are working around the clock to restore full service to all accounts impacted. Comenity's Care Center is experiencing outages from time to time and may not be available. Customers can continue to use their cards as usual and can make a payment online using Comenity's [EasyPay](#).