

## **ESIGN DISCLOSURE AND CONSENT**

This ESIGN Disclosure and Consent applies to all communications, including applications, disclosures, agreements, notices, statements, records and documents (collectively, "Communications"), relating to your use of Credova Financial, LLC's (the "Company") platform, including any communications you have with the Company or its affiliates or partners.

### **A. YOUR CONSENT TO ELECTRONIC COMMUNICATIONS**

In order to transact business with you electronically, you must consent to receiving Communications electronically, rather than by postal mail or in person. By agreeing to this ESIGN Disclosure and Consent, you agree to conduct all transactions on the Company Platform electronically. You are free to withdraw your consent at any time and at no charge. Your consent will apply to all of your transactions on the Company's platform, currently and in the future. If you do not consent to conduct transactions on the Company's platform electronically, you will not be able to submit your application or obtain any offers or move forward.

### **B. YOUR RIGHT TO WITHDRAW YOUR CONSENT.**

You have the right to withdraw your consent to receive Communications electronically at any time by calling customer service at 833-273-3682. However, if you withdraw your consent, your application or the transaction will be cancelled, and you will not be able to obtain any offers or move forward. Your withdrawal of consent will be effective as of the end of the following Business Day. "Business Day" means any day from Monday through Friday, excluding Saturdays, Sundays and federal holidays. If you withdraw your consent, the legal effectiveness, validity, and enforceability of prior electronic Communications will not be affected.

### **C. YOUR RIGHT TO RECEIVE PAPER COPIES OF THE DISCLOSURES.**

If you consent to conduct transactions on the Company's platform electronically, you may receive, without charge, a paper copy of any Communications that have been provided to you electronically by calling customer service at 833-273-3682. We will not be obligated to provide you a paper copy unless you specifically request us to do so.

### **D. CHANGE OF YOUR DESIGNATED E-MAIL ADDRESS.**

If you wish to change your designated e-mail address, you must notify us by calling the customer service at 833-273-3682 and then informing them of your desire to update your e-mail address. Your change of designated e-mail address will be effective as of the end of the following Business Day.

## E. COMPUTER HARDWARE, SOFTWARE AND OTHER REQUIREMENTS..

You must have the following listed items and features to receive Communications electronically, to print copies of the Communications, and to retain electronic copies of the Communications:

- A computer or other device capable of accessing the Internet, sending and receiving data, and accessing email;
- Mobile phone with SMS capabilities;
- Internet access;
- The latest version of one of the following Internet browsers:
  - Google Chrome
  - Microsoft Edge
  - Mozilla Firefox
  - Apple Safari
- A valid e-mail address;
- A printer capable of printing text screens if you wish to print copies of the Communications.

If the above computer hardware or software requirements change, advanced notice of the new requirements will be provided to you. You may withdraw your Consent as described in Section B above.