

E-Sign Disclosure and Consent

We may be required to provide certain disclosures, notices and communications (collectively 'Communications') to you in written form. Pursuant to this Agreement, we will deliver Communications to you in electronic form. Your agreement to these Agreement confirms your ability and consent to receive Communications electronically, rather than in paper form.

You agree and consent to receive electronically all Communications provided to you in connection with the Card and your use of the Card. Communications include: (1) agreements and policies you must agree to in order to use the Card (e.g., this Agreement), including updates to those agreements and policies; (2) Transaction receipts or confirmations; (3) notices; and (4) all other communications or documents related to or about the Card.

Electronic Communications shall be deemed to be received by you upon delivery in the following manner: (1) posting them on or in a website or mobile application associated with the Card or Account; (2) sending them via electronic mail to your email address on file with us; or (3) otherwise communicating them to you via the Program. It is your responsibility to open and review Communications that we deliver to you through the methods described in the preceding sentence. We may, but are not obligated to under this Agreement, provide you with notice of the availability of a Communication that is delivered in one of the methods described in the preceding sentence (for example, by informing you of such Communication through a notification sent to your mobile device). You should maintain copies of electronic Communications by printing paper copies or saving electronic copies, as applicable.

In order to access and retain electronic Communications, you will need to maintain or have access to the following computer hardware and software at your own expense: (1) a computer or mobile device; (2) a current web browser that includes 128-bit encryption (e.g. Internet Explorer version 6.0 and above, Firefox version 2.0 and above, Chrome version 3.0 and above, or Safari 3.0 and above) with cookies enabled; (3) the appropriate mobile application, in the case of Communications delivered through such application; (4) software capable of opening documents in PDF format; (5) access to the valid email address we have on file for you; and, (6) sufficient storage space to save past Communications or a printer to print them. By agreeing to this Agreement, you confirm that you are able to meet the foregoing requirements, and that you can receive, open, and print or save any Communications referenced in this Agreement for your records.

The following additional terms will apply to such electronic Communications: (1) you may contact hausmoney to request another electronic copy of the electronic Communication without a fee; (2) you may contact hausmoney to update your information used for electronic Communications or to withdraw consent to receive electronic Communications (NOTE that hausmoney does not offer paper documents. If you revoke electronic consent, you will have to close your account); and (3) we reserve the right to terminate your use of the Card if you decline or withdraw consent to receive electronic Communications. You may contact hausmoney in relation to this Section through the means specified by hausmoney.