

## Consent for Electronic Signatures, Records, Disclosures, Communication

*It is important that you read and understand the information herein prior to submitting any information on the website or starting do business electronically.*

By giving your consent on the terms stated on the website and submitting your information via our online form, you agree that you have read this notice and understand how you can conduct transactions, communicate electronically and use the service on the website, request to be matched with a lender and further cooperate with loan providers online. Once you are matched with a lender, you will need to give your consent (e-consent) to use e-signatures, accept electronic recording, disclosures and e-communication in order to be provided with the services and products you have expressed your interest in.

### Hard Copies

You can request disclosures and other legal notices to be printed for the records at no charge. This request should be sent directly to the concerning lender (entities can keep hard copy legal documents according to the terms and provisions of the applicable law).

### The Scopes of Consent

All communications, including but not limited to online interactions via mobile phone, smart phone, tablets are considered electronic interaction. E-consent is applied when e-communication, including by the means stated above, takes place between you and a third party lender. The admission of e-consent implies that your information may be collected and processed electronically, transactions may be performed electronically, and documents may be signed and stored electronically. Additionally, your lender may send you electronic notifications, such as reports, disclosures, links to the other third party websites, links to the other lender's websites and online services.

Giving you e-consent you confirm that the e-communication mentioned above is considered of the same legal value as the communication by means of hard copy documentation.

**NB:** Conducting business electronically implies that the parties involved are capable of going through processing with sufficient hardware and software facilities. Before deciding to give your e-consent you should check if your facilities fit the requirements for the transactions and operations you will need to perform electronically. These are the basic software and hardware requirements:

**Software and hardware:** A PC or MAC compatible computer or other device capable of accessing the Internet, e-mail account, Internet Browser software program that supports at least 128 bit encryption, such as Microsoft® Internet Explorer, Netscape® or Mozilla Firefox®, PDF file reader like Adobe® Acrobat Reader X® or Foxit® etc. Take into consideration that different transactions may require additional facilities. You may need to contact you lender to get specifications on the facilities you may need.

### Withdrawing Consent

Since your e-consent from our matching service and the processing of your information by our lenders is a one-time transaction, you cannot withdraw it. From the moment you are already matched with a third-party lender you can withdraw your consent from this lender at any time at no charge by sending the respective request. You should keep in mind that withdrawing your e-consent you can prevent the lender from providing you with a loan offer or credit product. You should also keep in mind that the legal effectiveness, validity, and enforceability of prior electronic disclosures will not be affected in case you request to withdraw your e-consent. You can contact your lender directly to find out more about the details of these procedures. It's encouraged that if you change your information (electronic address, mailing address) you should notify your lender as soon as possible to have your information updated.