

# Neon Money Incorporated

## Disclosure and Consent to Electronic Signatures and Electronic Communications (ESIGN Consent Agreement)

This E-Sign Consent Agreement (“Agreement”) is provided by Neon Money Incorporated and constitutes your consent to sign various documents and receive Communications in electronic form. In connection with our services, we are required by law to provide you with certain disclosures. With your consent, this E-SIGN Consent Agreement allows us to obtain your signature and provide these documents to you electronically.

**Your consent is voluntary, but we cannot process your application or open your account if you do not consent.** If you are unable or unwilling to receive Communications electronically, you should not use our services.

### 1. Scope of this Agreement

This Agreement applies to all communications, agreements, documents, notices and disclosures (collectively, "Communications") that we provide to you in connection with any inquiry, account, or accompanying services available through [www.joinneon.com](http://www.joinneon.com) or any of its subdomains. By clicking “Yes” you are agreeing to the E-SIGN Consent Agreement. This consent gives permission to send Communications to you electronically regarding any activity on, including the products and services accessed through, our website and is not specific to any inquiry or transaction. In addition, you’re agreeing that your electronic signature on Communications, as evidenced by your clicking “Yes,” has the same effect as if you signed them in ink.

### 2. Electronic Delivery of Documents

All Communications that we provide to you in electronic form will be provided through email or your account dashboard. It is your responsibility to ensure that the email address registered to our account is valid and kept up to date so that we can communicate with you electronically.

### 3. System Requirements

By consenting to this agreement, you confirm that your personal computer or electronic access device meets the minimum specifications and requirements necessary to view and retain your electronic Communications. In order to access and retain your electronic web Communications, you will need: access to the internet and a web browser (Microsoft Explorer 5.5. or higher or Mozilla Firefox are recommended). You may need additional software to view or print your electronic record. Most documents are presented in Adobe portable document format and can be viewed using Adobe Reader.

You agree that we will not be liable for any delays or failures in performance or for any interruptions arising from any cause or circumstance beyond our reasonable control. You will not send any computer viruses or other messages that could damage our systems.

#### **4. Withdrawing Consent**

You are free to withdraw your consent to receive Communications electronically at any time.

**If you withdraw your consent to this Agreement:**

- We will need to immediately close your account as we do not provide paper communications.
- The legal effectiveness, validity and/or enforceability of prior Communications delivered in electronic form will not be affected.

#### **5. Legal Effect**

By consenting, you agree that electronic disclosures have the same meaning and effect as if we provided paper disclosures to you. When we send you an email or other electronic notification alerting you that the disclosure is available electronically and we do in fact make it available online, that will have the same meaning and effect as if we provided a paper disclosure to you, whether or not you choose to view the disclosure, unless you had previously withdrawn your consent to receive disclosures electronically. You understand and agree that disclosures are considered received by you within 24 hours of the time posted to our website, or within 24 hours of the time emailed to you unless we receive notice that the email was not delivered. We also reserve the right to change any terms described in this consent.

You acknowledge that we may amend this policy at any time by posting a revised version on our website, [www.joinneon.com](http://www.joinneon.com) If we make a material change to this policy, we will also send a notice to your registered email address.

Please retain this E-SIGN Consent Agreement for your records.

Last Update: October 2023