

## FINZMO ELECTRONIC COMMUNICATIONS DELIVERY POLICY

### (E-CONSENT POLICY)

**Consent.** Since we are an Internet-based company, in order to use our Service you must agree to receive all important information from us and our lending partners („Providers“) electronically (by us posting it on our Site or us or our Providers sending you an e-mail), instead of receiving paper copies in the mail. Capitalized terms used in this E-Consent Policy but not defined herein shall have the meaning outlined in our [Terms of Service](#) or [Privacy Policy](#).

The information in this policy lets you know what technology you need to be able to view, save and/or print the Communications (as defined below) we send you, and that by using the Service you are agreeing that you have these technological capabilities. This policy also lets you know that you must keep your contact information up-to-date.

You also have the right to opt-out of receiving Communications from us and our Providers electronically, but if you do you may not be able to use our Service. If you wish to opt-out of promotional email communications from Providers, you will need to contact the individual Provider. If you have any questions about reviewing or modifying your FINZMO account information, you can review our frequently asked questions page available on the Site, or contact us directly at [support-us@finzmo.com](mailto:support-us@finzmo.com).

You agree and consent to receive electronically all non-telephonic communications, agreements, documents, notices and disclosures (collectively, "Communications") that we or our Providers provide in connection with your use of the Service. Communications include, but are not limited to:

- Electronic Delivery of Communications
- Agreements and Policies (e.g., the FINZMO [Terms of Service](#) and [Privacy Policy](#)), including updates to these agreements or policies;
- Federal and State tax statements we or our Providers are required to make available to you, if applicable; and
- Loan Product or other Product-related Disclosures such as Application Disclosures.
- Hardware and Software Requirements
- a computer with an Internet connection;
- a current web browser that includes 128-bit encryption (e.g. Internet Explorer 11 or newer, Safari 9.0.3 or newer, Firefox v. 56 or newer, Chrome V. 60 or newer) with cookies enabled;
- Adobe Acrobat Reader 11 or newer to open documents in .pdf format;
- a valid email address (your primary email address on file with FINZMO); and
- sufficient storage space to save past Communications or an installed printer to print them.

We will provide these Communications to you by posting them on the Site and/or by emailing them to you at the email address listed in your FINZMO profile.

In order to access and retain electronic Communications, you will need the following computer hardware and software:

- a computer with an Internet connection;
- a current web browser that includes 128-bit encryption with cookies enabled;
- a software program capable of opening documents in Portable Document Format (PDF);
- a valid email address (your primary email address in your member profile);
- and sufficient storage space to save past Communications or an installed printer to print them.

By using the Service you are giving your consent to, and you are confirming that you have access to the necessary equipment and are able to receive, open, and print or download a copy of any Communications for your records. You may print or save a copy of these Communications for your records as they may not be accessible online at a later date.

**Mobile Technology Requirements.** If you are accessing the Service and the Communications electronically via a mobile device (such as a smartphone, tablet, and the like), in addition to the above requirements you must make sure that you have software on your mobile device that allows you to print and save the Communications presented to you. These applications can be found for most mobile devices in the device's respective "app store". If you do not have these capabilities on your mobile device, please access the Service through a device that provides these capabilities.

**Withdrawing Your Consent.** Please be noted that you will not be able to withdraw your consent to do business electronically with FINZMO during the loan inquiry process. You may withdraw your consent to receive Communications electronically by logging into your FINZMO Account and deleting your Account. If you fail to provide your consent or if you withdraw your consent to receive Communications electronically, FINZMO and its Providers reserve the right, within our or their discretion and at our or their election, to either deny your use of the Service or restrict, close or deactivate your Account, or charge you additional fees for paper copies.

If, after you consent to receive Communications electronically, you would like a paper copy of a Communication we previously sent you, you may request a copy within 180 days of the date we provided the Communication to you by contacting us as described above. We will send your paper copy to you by U.S. mail. In order for us to send you paper copies, you must have a current street address on file as your physical address in your FINZMO profile. If you request paper copies, you understand and agree that FINZMO may charge you a Records Request Fee of up to \$10 for each Communication.

**Updating your contact information. It is your responsibility to keep your email address up to date so that FINZMO can communicate with you electronically.** You understand and agree that if FINZMO sends you an electronic Communication but you do not receive it because your email address on file is incorrect, out of date, blocked by your service provider, or you are otherwise unable to receive electronic Communications, FINZMO will be deemed to have provided the Communication to you.

Please note that if you use a spam filter that blocks or re-routes emails from senders not listed in your email address book, you must add FINZMO to your email address book so that you will be able to receive the Communications we send to you.

You can update your email address or street address at any time by going through the loan request flow on the Site and during the application flow providing your new e-mail address. To remove your invalid-mail address, please log in to your Account and delete your Account which is attached to that e-mail address. If your email address becomes invalid such that electronic Communications sent to you by FINZMO are returned, FINZMO may deem your Account to be inactive, and you will not be able to transact any activity using your Account until we receive a valid, working email address from you.

Last Update: March 16, 2020

[Download this document](#) in Adobe Acrobat (PDF) format.

**PLEASE PRINT AND RETAIN A COPY OF THIS CONSENT AGREEMENT FOR YOUR RECORDS.**