

# **1.** Electronic delivery of Communications

By opening, registering, or using an MNET International, Inc. ("MNET") account, or by otherwise using MNET's services, you consent to receive electronically all communications, agreements, documents, notices, and disclosures (collectively, "Communications") that we provide in connection with your account and your use of services.

Communications includes:

• terms and policies you agree to (e.g., <u>Terms of Use</u> and <u>Privacy</u> <u>Policy</u>), including updates to these agreements or policies;

- transaction receipts or confirmations;
- account statements;
- any other account or transaction information.

MNET will provide these Communications to you by posting them on the Website and/or emailing them to you at the email address listed in your account.

### 2. E-sign Consent

You agree to MNET's E-Sign Consent. We may provide disclosures and notices required by law and other information about your account to you electronically, by posting on our website, or by email. Electronic disclosures and notices have the same effect as MNET had provided you with paper copies. Such disclosures and notices are considered received by you within twenty-four (24) hours of the time posted to our website or within twenty-four (24) hours of the time an email is sent unless we receive notice that the email was not delivered.

### 3. Opt-out

You may opt-out of receiving promotional email communications sent to you by <u>contactingCustomerSupprt@mnetint.com</u>. You may opt out of any promotional phone calls by informing the caller that you would not like to receive future promotional calls. You may only opt-out of text messages by replying STOP. You acknowledge that opting out of receiving communications may impact your use of the services.

### 4. Updating your contact information

You are responsible for keeping your mailing address, email address, telephone number, and other contact information up to date in your profile. You understand and agree that if MNET sends you an electronic Communication and you do not receive it because your primary email address on file is incorrect, out of date, blocked by your service provider, or you are otherwise unable to receive electronic Communications, MNET will be deemed to have provided the Communication to you.



You can update your primary email address anytime by logging into your account. If your email address becomes invalid such that electronic communications sent to you are returned, MNET 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 primary email address from you.

## 5. Changes to the Electronic Communications Delivery Policy

MNET may amend this policy at any time by posting a revised version on our Website. The revised version will be effective when it is posted.