

Electronic Records and Signature Disclosure and Consent

Statement of Electronic Disclosure

In order to electronically review and retrieve documents related to your account(s) with **QUBER Savings Inc. and QUBER Technologies Inc.** (collectively, “**QUBER**”), you must first review and accept this disclosure and consent form.

With your consent, QUBER will deliver disclosures, agreements, communications, and other documents related to your account(s) (collectively, “**Documents**”) electronically. These may be presented via web display, download, email, or other electronic means. We encourage you to print or save copies of all Documents for your records.

This disclosure contains important information about receiving Documents and using electronic signatures in connection with your account(s) with QUBER. Please read this information carefully and retain a copy for your files.

By checking the box and continuing with your application, you confirm:

- That you agree to receive Documents electronically;
- That you consent to the use of electronic records and electronic signatures in place of paper documents and handwritten signatures;
- That you have the necessary hardware and software to view and retain Documents;
- And that you have a current, valid email address.

Withdrawal of Consent

You have the right to withdraw your consent to receive Documents electronically at any time. However, QUBER does not offer non-electronic delivery. If you withdraw your consent, we may be unable to continue offering services to you, and your account(s) may be closed, with any remaining balances returned to you, subject to applicable laws.

System Requirements

To access and retain Documents electronically, you must have:

- A computer or mobile device with internet access;
- A supported browser (Chrome, Safari, Microsoft Edge, or Internet Explorer);
- The ability to open and retain Portable Document Format (PDF) files;
- An active email address;
- And either a printer or digital storage capability.

By consenting, you represent that your device meets these requirements and that you can access this disclosure as evidence of that capability.

Paper Copies

You may request paper copies of Documents by contacting QUBER. However, we primarily deliver Documents electronically and reserve the right to do so. Some communications from you may also be required in writing at a designated physical address.

Updating Your Contact Information

You are responsible for ensuring that your contact information remains accurate. To update your email address or other contact information, please contact QUBER at:

- **Phone:** 1-833-237-5195
 - **Email:** support@qubersavings.com
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Jurisdiction

This disclosure is intended to comply with applicable laws regarding electronic records and signatures in both the **United States** and **Canada**, including but not limited to:

- The U.S. **Electronic Signatures in Global and National Commerce Act (ESIGN Act)**, and
 - The Canadian **Personal Information Protection and Electronic Documents Act (PIPEDA)** and related provincial legislation.
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Consent and Acknowledgment

By checking the box, you acknowledge that:

- You have read and understood this disclosure;
- You consent to receiving all related communications electronically;
- You agree to the use of electronic records and electronic signatures in connection with your QUBER account(s); and
- You have the technical ability to access, retain, and view Documents electronically.

IMPORTANT: PLEASE PRINT OR SAVE A COPY OF THIS DISCLOSURE FOR YOUR RECORDS.