

E-Sign Consent

Last Updated: November 10, 2017

Please be aware that your consent to the electronic delivery of disclosures is required to open an account or use any of the Services (as defined in the User Agreement). If you are unable or unwilling to provide such consent, you will not be able to open an account. Once you have opened an account you can rescind your consent to electronic delivery of disclosures at any time and receive paper communications as set forth below.

This E-Sign Consent applies to any and all communications and/or disclosures that LIQNET is legally required to provide to you in writing in connection with your account and any related products and services ("Communications"). This E-Sign Consent supplements and is to be construed in accordance with the terms and conditions contained in the User Agreement ("User Agreement").

1. Scope

When you use the Services, you agree that we may provide you with any Communications in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- Legal and regulatory disclosures and communications associated with your account or the Services;
- Notices or amendments relating to the User Agreement, the Privacy Policy, the Cookie Policy or this E-Sign Consent;
- Communications regarding any deposits, withdrawals or transactions; and
- Responses to claims filed in connection with your account.

2. Methods of Communication

All Communications that we provide to you in electronic form will be provided by e-mail, by posting to the LIQNET website (www.liqnet.com), or through other electronic communication such as mobile push notification or text message.

3. Hardware Requirements

In order to access, view, and retain electronic Communications that we make available to you, you must have the following software and hardware:

- A valid e-mail address.
- A computer or other device capable of accessing the internet with a current web browser that supports at least 128 bit encryption, such as Google Chrome, Apple, Safari, Microsoft Internet Explorer, or Mozilla Firefox. The browser must have cookies enabled.
- The computer must also have a printer or disk drive to print or retain copies of this E-Sign Consent and any Communications.

4. Updating your Information

It is your responsibility to provide us with a true, accurate and complete e-mail address, your contact information, and other information related to this E-Sign Consent and your account, keep such information up to date. You may update your information by logging into your account or by sending written notice by mail to support@liqnet.com.

5. Withdrawing Consent

You may withdraw your consent to receive electronic Communications at any time by sending us a written request by email to support@liqnet.com. You understand that any withdrawal of your consent to receive electronic Communications will be effective only after LIQNET has had a reasonable period of time to process your withdrawal. You understand that withdrawing your consent to electronic Communications will likely result in the closure of your account.

6. Communications in Writing

All electronic Communications from us to you will be considered "in writing" and shall have the same meaning and effect as a paper Communication. You should print or download for your records a copy of this E-Sign Consent and any other Communication that is important to you. You acknowledge and agree that Communications are considered received by you within 24 hours of the time posted to the LIQNET website (www.liqnet.com), or within 24 hours of the time emailed to you unless LIQNET receives notice that the email was not delivered.

7. General

LIQNET reserves the right, in our sole discretion, to cancel this electronic Communication service, or to terminate or change the terms and conditions on which LIQNET provides electronic Communications. LIQNET will provide you with notice of any such termination or change as required by law.