

## **E-Sign Disclosure and Consent**

In accordance with the E-SIGN Act, this E-SIGN Disclosure and Consent (Consent) is required to receive communication from Banco do Brasil Americas by email. The words “we,” “us,” and “our” refer to, Banco do Brasil Americas, and the words “you” and “your” mean you, the individual(s) identified on the Account(s). As used in the Consent, “Prepaid Card” means the Prepaid Card you received from us. “Communication” means any customer communication, statements, disclosures, notices, and all other information related to the Prepaid Card, including but not limited to information that we are required by law to provide to you in writing.

## **Scope of Communications to You in Electronic Form**

You agree that we may provide you with any communications that we may choose to make available in electronic format, to the extent allowed by law via e-mail. Your Consent to receive electronic communications and transactions is effective for:

- All statements, disclosures, notices, legal and regulatory disclosures and communications associated with this account and all other accounts that you may open with us. As an example, Banco do Brasil Americas may choose to send by e-mail a change to your prepaid card Terms and Conditions related to your Prepaid Card or any other account with us.

## **How to Update Records**

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your account(s), and to maintain and update promptly any changes to this information. You can update such information (such as your e-mail address) by contacting us using our contact information listed on our website, sending an email to [prepaid@bbamericas.com](mailto:prepaid@bbamericas.com) or update your profile on MyCardPlace.

## **How to Withdraw Consent**

You may not withdraw your Consent to receive communications in electronic form.



## Hardware and Software Requirements

In order to access, view, and retain electronic communications that we make available to you, you must have:

- A personal computer, laptop, desktop, notebook with an operating system capable of receiving, accessing, displaying, and either printing or storing communications received from us in electronic form via a plain text-formatted e-mail.
- Windows 2000 or later version running either Internet Explorer version 6.0 or higher or Firefox version 3.0 or higher, or Macintosh OSX 10.2 or higher running Safari web browser.
- An e-mail account with an Internet service provider;
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit such as a flash drive;
- Adobe Reader version 8.0 or higher

## Requesting Paper Copies

If you would like to receive a copy of your statements or disclosures for your records in a form that you may keep, please contact us at:

**(USA Toll Free)** 1(866) 345-1892

**(International Toll Free - Excluding Brazil)** + (800) 6677-8000

**(Collect Calls or from outside the USA not toll free)** +1(510) 771-6406

## Federal Law

You acknowledge and agree that the Consent is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.