

IMPORTANT INFORMATION REGARDING ELECTRONIC COMMUNICATION

READ THIS NOTICE CAREFULLY AND KEEP A COPY FOR YOUR RECORDS

Prior to applying for a NY&C Rewards Credit Card account, Comenity Bank requests your consent to provide you important information electronically.

- You understand and agree that Comenity Bank may provide you with all required application disclosures regarding your NY&C Rewards Credit Card account application in electronic form. These disclosures include, but are not limited to, [Terms and Conditions](#), the [Credit Card Account Agreement](#) and [Customer Privacy Statement](#).
- This consent does not enroll you in paperless statements. In order to enroll in paperless statements, please visit Account Center.
- At your request, we will provide you with paper copies of these disclosures. You have the right to withdraw consent, without a fee. Please call us at 1-800-889-0494 to withdraw your consent to receive electronic disclosures.
- In order to receive electronic communications and to obtain the best view of these communications you will need access to the Internet, have a web browser which supports HTML, SSL-encryption, JavaScript, CSS, the capability to download and print these disclosures, and Adobe Reader to view PDF files. [You may download it for free at https://get.adobe.com/reader/](https://get.adobe.com/reader/). By selecting the "Submit" button, you confirm that your system meets these requirements and that you have the capability to access and download or print electronic disclosures.
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- We recommend that you retain a copy of these disclosures for your records.

If this is a kiosk, this kiosk will display the disclosures listed above. Printed copies can be obtained at the customer service desk.