

## LIMITED ELECTRONIC DISCLOSURE AND COMMUNICATION AGREEMENT

**Consent to Electronic Communications:** You consent to receive certain disclosures and communications in electronic format ("Communications") with respect to applying for and obtaining a Credit One Bank ("Bank") credit card account ("Account") online. The Communications covered by your consent are limited to the *Credit Card Decline Notice*, that may be triggered during the following online processes: (1) pre-qualification credit card requests, (2) fulfillment of credit card offers, (3) credit card applications, or (4) credit line increase requests. These online processes are collectively referred to as an "Application."

**Hardware and Software Requirements:** In order to receive, review, store and/or print electronic Communications that may be made available to you, you must have the following:

- A functioning personal computer.
- Connection to the Internet.
- A modern Internet browser that supports HTML 4.0 and SSL-encryption.
- Sufficient electronic storage capacity on your computer's hard drive or other data storage means if you wish to retain records in electronic form.
- A printer that is capable of printing from your Internet browser if you wish to print out and retain records on paper.

**Manner of Consent:** You acknowledge that by accepting this Agreement to receive electronic Communications through this website, you demonstrate that you can receive and view the information that we will provide to you using your Internet browser. The Communications will be made available in your Internet browser and may be printed and/or saved.

**Request For Paper Copies:** Upon your request we will provide you with a paper copy of a Communication that we provided you electronically, however, a fee for this service may be charged to your Account. If you would like a paper copy of an electronic Communications, please write us at Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873 or call us at 1-877-825-3242.

**Communications in Writing:** All Communications in electronic format from the Bank to you will be considered "in writing." You should print and/or download for storage a personal copy of this *Limited Electronic Disclosure and Communication Agreement* and any applicable *Credit Card Decline Notice* that is presented to you for your records.

**How to Withdraw Your Consent:** You may withdraw your consent at this time to receive the limited electronic Communications by selecting the '**I Do Not Agree**' button below. However, if you do so your online Application for a credit card will be declined.

**Electronic Signature:** By selecting the '**I Agree**' button below, which constitutes your signature on this Agreement, you acknowledge that you have read and agree to the above terms and conditions applicable to receiving Communications electronically; and that you have demonstrated your ability to view the Communications by using your Internet browser.

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