

Limited Electronic Disclosure and Communications Consent Agreement

Consent to Electronic Communications:

By agreeing to this *Limited Electronic Disclosure and Communications Consent Agreement* ("Agreement"), you consent to receive certain disclosures and communications in electronic form ("Communications") in connection with your online request for the Credit One Bank, N.A. ("Credit One Bank") optional Credit Protection Program. The Communications covered by your consent are limited to this Agreement, the Credit Protection Program purchase and enrollment, Credit Protection Program Disclosures, and the Credit Protection Program Agreement that may be triggered during the following online processes: (1) pre-qualification credit card application requests, (2) fulfillment of credit card offers, and (3) purchase and enrollment in the optional Credit Protection Program.

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 or mobile device
- Connection to the Internet
- A modern Internet browser that supports SSL-encryption
- Sufficient electronic storage capacity on your computer's hard drive, mobile device 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
- A current version of Adobe Acrobat Reader

Manner of Consent:

You acknowledge that by accepting this Agreement to receive electronic Communications through this website, you demonstrate that you can receive and access the information and Portable Document Format ("PDF") files that Credit One Bank 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 Credit One Bank will provide you with a paper copy of a Communication that was provided to 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:

The Communications from Credit One Bank to you will be considered "in writing." You should print and/or download for storage a personal copy of this Agreement, the Credit Protection Program Disclosures, and Credit Protection Program Agreement that are presented to you for your records.

How to Withdraw Your Consent:

You may withdraw your consent at this time to receive these electronic Communications by unchecking the **'Yes'** check box. However, if you do so you will not be enrolled in the optional Credit Protection Program.

Electronic Signature:

By selecting the **'Yes'** check box, which constitutes your signature on this Agreement, you consent to receive electronically the Communications, and you agree to be enrolled in the optional Credit Protection Program; you acknowledge that you have read and agree to the above terms and conditions; that you acknowledge that your computer and/or mobile device satisfies the hardware and software requirements specified above; and that you can receive and access information and print or save web pages and PDF files, this Agreement and the Communications covered by this Agreement.