

COMMUNITY FEDERAL SAVINGS BANK CONSENT TO ELECTRONIC SIGNATURES AND COMMUNICATIONS (“ESIGN CONSENT”)

IMPORTANT - PLEASE READ CAREFULLY

Last updated: April 15, 2024

Delivery of Electronic Communications and Use of Electronic Signatures. This ESIGN Consent allows Revolut Technologies Inc. (“Revolut”), Community Federal Savings Bank (“CFSB”), their affiliates and third-party service providers (“we”, “us”, “our”) to provide you with electronic versions of communications, notices, agreements, billing statements, and disclosures in connection with the products and services offered by Revolut through CFSB (“Revolut Account”). This ESIGN Consent applies to any and all communications, notices, agreements, billing statements, or disclosures in writing (“Communications”) that we are legally required to provide to you. Your agreement to this ESIGN Consent confirms your ability and consent to receive Communications electronically from us, rather than in paper form, and to the use of electronic signatures in our relationship with you. If you choose not to agree to this ESIGN Consent or you withdraw your consent, your application for a Card Account and any related products and services will be declined, restricted or terminated, except as provided below.

Scope of Communications to Be Provided in Electronic Form. You agree that we may provide you with all and any Communications in electronic format, unless and until you withdraw your consent as described below. Your consent to receive electronic Communications includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with your Revolut Account
- All account agreements and disclosures, including this ESIGN Consent, and any notices about changes in terms
- Monthly statements and tax forms
- Privacy policies and notices
- Error resolution policies and notices
- Responses to claims filed in connection with your Revolut Account
- Notices regarding insufficient funds or negative balances
- All other communications between you and us concerning your Revolut Account

We may also use electronic signatures and obtain them from you.

Method of Providing Communications to You in Electronic Form. All Communications that we provide to you in electronic form will be provided (1) by email, (2) by text message, (3) by mobile push notification, (4) by access to the websites, or (5) through the Revolut mobile application.

How to Withdraw Consent. You may withdraw your consent to receive Communications in electronic form at any time by contacting Revolut using the Revolut mobile application. If you

do withdraw your consent, we will close your Card Account, except where prohibited by law. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications. We may, however, charge you a fee of up to \$8.00 per paper document that we are required to send to you. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your request for withdrawal. In the meantime, you will continue to receive Communications in electronic form. If you withdraw your consent, the legal validity and enforceability of prior Communications delivered in electronic form will not be affected.

How to Update Your Records. It is your responsibility to provide us with your true, accurate and complete email address (if you have elected to receive email messages from us), your contact information, and other information related to this ESIGN Consent and your Revolut Account, and to maintain and update promptly any changes to this information. You can update information by using the Revolut mobile application.

Hardware and Software Requirements. To access and retain the electronic Communications, you will need the following:

- A computer or mobile device with Internet or mobile connectivity.

For desktop website-based Communications:

- Recent web browser that includes 256-bit encryption;
- The browser must have cookies enabled. Use of browser extensions may impair full website functionality; and
- Minimum recommended browser standards are the most recent versions of Mozilla Firefox (see <http://www.mozilla.com> for latest version), Apple Safari (see <http://www.apple.com/safari> for latest version), Google Chrome (see <http://www.google.com/chrome> for latest version), or Microsoft Edge (see <http://www.microsoft.com/edge> for latest version).

For application-based Communications:

- A recent device operating system that supports text messaging, downloading, and applications from the Apple App Store or Google Play store; and
- The most recent versions of the Revolut mobile application.
- Access to the email address used to create your Revolut Account.
- Sufficient storage space to save Communications and/or a printer to print them.
- If you use a spam filter that blocks or re-routes emails from senders not listed in your email address book, you must add revolut.com senders to your email address book.

Requesting Paper Copies. We will not send you a paper copy of any Communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, contact us using the Revolut mobile application. We may charge you a fee of up to \$8.00 per paper document that we send to you.

Termination/Changes. We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications, including changes to our hardware or software

requirements. We will provide you with notice of any such termination or change as required by law. Continuing to use your Card Account or any related products and services after receiving notice of the change is reaffirmation of your consent.