

E-SIGN Consent Agreement

This E-SIGN Consent Agreement ("Agreement") allows us to provide you with electronic versions of important notices and documents associated with opening an account at **DX bank** ("the Bank"). Under Australia's **Electronic Transactions Act 1999**, your consent allows us to provide these documents to you electronically instead of paper copies, fulfilling legal obligations to deliver information in writing.

Definitions

- The words "we," "our," and "us" mean [Insert Australian Bank Name], including affiliates, successors, and assigns.
- The words "you" and "your" refer to each applicant, account owner, and anyone else with access to the account. If there is more than one account owner, these terms apply to each account owner individually and all account owners jointly.
- "Access Device" means any electronic device used to access your account and view electronic documents. This includes, but is not limited to, traditional computers such as desktops or laptops, or mobile devices like tablets or smartphones.

Agreement Coverage

This Agreement covers all initial disclosures, notices, and terms and conditions related to opening an account with the Bank. Your consent remains valid throughout the account application process unless you choose to withdraw it. However, this consent does not extend to ongoing account documentation (e.g., electronic statements) or future applications for new accounts. By consenting, you are allowing us the option to deliver documents electronically, but it does not obligate us to do so for all communications.

Digital Document Delivery

During the application process, documents will be provided to you in .pdf format. To continue with your application, you must download and open these electronic documents. We strongly recommend that you save or print the documents for your future reference.

Requesting Paper Copies of E-Documents

You acknowledge that paper copies of documents provided electronically will only be mailed upon your specific request. To obtain a paper copy of any disclosure, notice, or other document, please contact us at 131 728 - **DX bank**. Copies of disclosures, service agreements, and account agreements will be sent at no cost to you

Requirements for System Access

By agreeing to this contract, you affirm that your Access Device meets the necessary specifications to view and retain your electronic documents.

To access your electronic documents on a mobile device, you will need:

- A mobile device running an operating system such as Android or iOS (iPhone).
 - A data plan from your wireless carrier and an updated mobile internet browser that is compatible with your operating system (e.g., Chrome or Safari).
 - Software capable of reading and displaying .pdf files on your mobile device (e.g., the mobile version of Adobe Reader).
 - A printer and/or storage device if you want to print or save any electronic documents.
- To access your electronic documents on a traditional computer, you will need:
- A computer with an operating system like Windows XP or higher, or OS X (Apple Macintosh) or higher.
 - An internet connection and an updated internet browser compatible with your operating system (e.g., Internet Explorer, Firefox, Google Chrome, or Safari).
 - Software that can accurately read and display .pdf files (e.g., Adobe Reader).
 - A printer and/or storage device if you wish to print or save any electronic documents.

Modifications to System Requirements

We will inform you if there are changes to our hardware or software requirements and whether these changes pose a significant risk to your ability to access or retain your electronic documents. Continuing the application process after being notified of these changes will reaffirm your consent to this Agreement.

Keeping Your Contact Up to Date

It is essential to keep a valid email address so we can communicate with you about your account. You agree to maintain an active email address and promptly inform us of any changes. You can update your email address during the application process or by reaching out to us at 131 728 - **DX bank**.

Revoking Your Consent

You have the right to withdraw your consent to this Agreement at any time.

- To revoke your consent before finalizing your application, simply exit this session before accepting this Agreement.
- To withdraw your consent after submitting your application, please contact us at 131 728 - **DX bank**.

If you choose to withdraw your consent:

- You will no longer receive any documents electronically.

Access Across Multiple Devices

Your acceptance of this Agreement on one Access Device applies to all devices you use. For instance, if you accept this Agreement on a mobile device, the terms will also apply to electronic documents accessed on a traditional computer, and vice versa.

By viewing and accepting this Agreement on any Access Device, you confirm your ability to access and view electronic documents in the provided format on that device and all future devices. If you switch devices or use multiple devices, it is your responsibility to ensure that the new device meets the system requirements and that you can still access and view electronic documents.

- Continuing your application on different Access Devices reaffirms your consent to this Agreement. If you encounter any issues accessing or viewing electronic documents on your chosen Access Device, please contact us at 131 728 - **DX bank**.

Acknowledgment

You will be required to acknowledge your acceptance of these terms by checking a box before proceeding with your application. By doing so, you confirm that you meet the system requirements, can receive, retain, and view electronic documents on your Access Device, and have an active, valid email address.