

T-Mobile's Financial Privacy Policy

If T-Mobile USA, Inc. and/or its controlled subsidiaries (collectively, "T-Mobile") provide you with a financial product or service (e.g. an installment loan for a mobile device), then you should understand T-Mobile's policy regarding the collection, use, and disclosure of your nonpublic personal financial information. T-Mobile has an obligation to provide notice to you of your rights under federal law regarding your financial privacy.

We collect nonpublic personal financial information about you from the following sources:

- Information we receive from you on applications or other forms, on our website or through other means;
- Information we receive from your transactions, correspondence and other communications with us; and
- Information we receive from you in connection with providing you a financial product or service, such as an installment loan.

We do not disclose nonpublic personal financial information about you to unaffiliated third parties for marketing purposes.

We may disclose nonpublic personal financial information about you or any former customer to the following types of unaffiliated third parties:

- Financial service providers who assist us in maintaining or servicing your accounts, printers and those who assist with mailing and other services, as well as financial service providers who do not assist us in maintaining or servicing your accounts, such as companies engaged in banking, credit cards, consumer finance, and insurance with whom we may have agreements to provide joint products or services;
- Nonfinancial companies, such as service providers who fulfill information requests;
- Where you have provided us with consent to share your nonpublic personal financial information; and
- As otherwise permitted or required by law.

We protect your nonpublic personal financial information from unauthorized access, use, or disclosure while it is under our control by a variety of physical, electronic, and procedural safeguards.

Other Governing Terms

This policy does not modify or alter any applicable agreement you have with T-Mobile. For example, our Terms of Use govern your use of our websites.

If you use or subscribe to our other products or services, our T-Mobile Terms and Conditions, one or more applicable service agreements, and certain other terms may apply.

If this policy conflicts with any portion of those terms and agreements, those terms and agreements govern to the extent of the inconsistency. This policy is intended specifically to address T-Mobile's practices in connection with financial products and services, and is not intended to supersede or replace T-Mobile's Privacy Policy with respect to other activities.

Changes to T-Mobile's Financial Privacy Policy

We may update this policy if we materially change our practices or if legal or regulatory changes require it. If we decide to use or disclose personal information in a way that is materially different from that which was stated in the section entitled "Financial Privacy," at the time the personal information was collected, we will notify you of the change in the same manner in which you receive your annual privacy notice from T-Mobile, at least 30 days before we implement that change and will give you an opportunity to opt-out of the proposed use or disclosure of previously collected personal information. You should refer to this policy often for the latest information and the effective date of any changes.

How to Contact Us

If you have any questions or comments about this policy or about T-Mobile's privacy practices, please call Customer Service at 611 from a T-Mobile phone or 1-800-937-8997 from any phone or send an e-mail message to privacy@t-mobile.com. You may also direct your privacy-related comments or questions to the address below:

T-Mobile USA, Inc.
Attn: Chief Privacy Officer
12920 SE 38th Street
Bellevue, Washington 98006
Effective April 27, 2012

ELECTRONIC CONSUMER DISCLOSURE

These terms relate to your electronic receipt of disclosures and notices (collectively, the "Disclosures") in connection with T-Mobile USA, Inc. and its controlled subsidiaries, assignees, and agents ("T-Mobile") services including, but not limited to, an Equipment Installment Plan contract (the "EIP"), that are provided to you electronically through the DocuSign, Inc. (DocuSign) electronic signing system. By signing and giving your consent below (the "Consent"), you agree that T-Mobile may provide you with the Disclosures, including those contained in the EIP contract, in an electronic form. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by clicking the 'I agree' button at the bottom of this document.

1. Types of Disclosures and Notices Provided in Electronic Form. The Disclosures may include, without limitation, disclosures and notices under: the Federal Truth-in-Lending Act and Federal Reserve Regulation Z; state law; Title V of the Federal Gramm-Leach-Bliley Act together with its implementing regulations; and other applicable federal, state and local laws.

2. Your Right To Receive Paper Copies of the Disclosures. By entering into contract with T-Mobile electronically, you will receive the Disclosures electronically. You will have the ability to download and print documents T-Mobile sends to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign signer account, you may access them for a limited period of time (usually 30 days) after such documents are first sent to you. You can enter into contract with T-Mobile in a paper form at a T-Mobile store and you will receive the Disclosures on paper, but those paper terms may differ from the terms entered into electronically.

3. Your Right To Withdraw Your Consent; Procedures. You have the right to withdraw your Consent, and will not be charged any fees for doing so. However, if you withdraw your Consent, this will not affect the validity of any Disclosures that were provided to you electronically prior to the withdrawal.

4. Consequences of Changing Your Mind Before Signing. If you elect to receive required Disclosures only in paper format, it will slow the speed at which T-Mobile can complete certain steps in transactions with you and deliver services to you because T-Mobile will need first to send the required Disclosures to you in paper format, and then wait until T-Mobile receives back from you your acknowledgment of your receipt of such paper Disclosures. To indicate to T-Mobile that you are changing your mind, you must withdraw your consent using the DocuSign 'Withdraw Consent' form on the signing page of a DocuSign envelope instead of signing it. This will indicate to T-Mobile that you have withdrawn your consent to receive required Disclosures electronically from T-Mobile and you will no longer be able to use the DocuSign system to receive required Disclosures electronically from T-Mobile or to sign documents electronically from T-Mobile.

5. Scope of Your Consent. Your Consent applies only to your receipt of electronic Disclosures in connection with this transaction. Your Consent does not apply to other transactions that you may wish to enter into with T-Mobile. Unless you tell T-Mobile otherwise, in accordance with the procedures described herein, T-Mobile will provide electronically to you through the DocuSign system all required Disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you related to this transaction. To reduce the chance of you inadvertently not receiving any Disclosure, T-Mobile prefers to provide all of the required Disclosures to you by the same method and to the same address that you have given T-Mobile.

6. Procedures to Withdraw Your Consent or Change Your Designated E-Mail Address. Before signing, you can decline to sign a document from within your DocuSign session, and on the subsequent page, select the check-box indicating you wish to withdraw your Consent. You can also withdraw your Consent or change your designated e-mail address at <http://www.T-Mobile.com> or by calling T-Mobile at 800-937-8997. You must also notify DocuSign, Inc. to arrange for your new email address to be reflected in your DocuSign account by following the process for changing an e-mail in the DocuSign system.

7. How to Receive Paper Copies. After providing Consent, you may receive, without charge, a paper copy of the electronic Disclosures by calling (800) 937-8997. You may also print copies of the Disclosures with your computer and printer, or email them to you during the transaction.

8. Computer Hardware, Software and Other Requirements. You must have the following items and features in order to receive the Disclosures electronically, to print copies of the Disclosures, and to retain electronic copies of the Disclosures:

Personal Computer and e-mail address	A personal computer with monitor, keyboard and mouse capable of accessing the Internet and sending and receiving e-mail to a valid e-mail address
Operating Systems:	Windows®XP, Windows Vista®, Windows 7; Mac OS®X
Browsers:	Final release versions of Internet Explorer®7.0 or above (Windows only); Mozilla Firefox 3.0 or above (Windows and Mac); Safari™3.0 or above (Mac only); Google Chrome 5.0 or above.
Mobile Signing	Apple iOS 4.0 or above; Android 2.2 or above.
PDF Reader:	Acrobat®or similar software may be required to view and print PDF files, such as Adobe®Acrobat® Reader®version 7 or higher
Screen Resolution:	1024 x 768 minimum
Enabled Security Settings:	Allow per session cookies
Printer	A printer capable of printing text screens, if you wish to print copies

Pre-release (e.g. beta) versions of operating systems and browsers are not supported.

These minimum requirements are subject to change. If these requirements change, you will be asked to re-accept the disclosure. At that time, you may withdraw your Consent as described in Section 6 above, and you will not be charged any fees as a result of the withdrawal of your Consent.

9. Acknowledging Your Access and Consent to Receive Materials Electronically. To confirm to T-Mobile that you can access this information electronically, which will be similar to other electronic Disclosures that T-Mobile will provide to you, please verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access. Further, if you Consent to receiving Disclosures exclusively in electronic format on the terms and conditions described above, please let T-Mobile know by clicking the 'I agree' button below.

By checking the 'I consent to use Electronic Records and Signatures' box, I confirm that:

- I can access and read this Electronic CONSENT TO ELECTRONIC RECEIPT OF ELECTRONIC CONSUMER DISCLOSURES document; and
- I can print on paper the disclosure or save or send the disclosure to a place where I can print it, for future reference and access; and
- Until or unless I notify T-Mobile as described above, I consent to receive from T-Mobile exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to me by T-Mobile during the course of my relationship with T-Mobile.

Equipment Installment Plan Contract and Disclosures

Seller/Creditor: T-Mobile Financial LLC

Buyer: test test

P.O. Box 37380

1 RAVINIA DR

Date: 04-13-2015 09:41:43-070

Albuquerque, NM 87176

ATLANTA, GA 30346

Account (Ban) No: 110260643

1-800-937-8997

864-684-5465

Installment Plan ID: 2015041315640

SKU Number	Item Description	Serial / IMEI Number	Price	Down Payment Paid Today	Balance
MG5A2LL/A	iPhone 6 - Space Gray - 64GB		\$749.91	\$99.99	\$649.92
Total Sales Tax:	\$52.49	Totals:	\$749.91	\$99.99	\$649.92

Truth-in-Lending Disclosures

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	(The total cost of your purchase on credit, including your down payment of \$99.99)
0%	\$0.00	\$649.92	\$649.92	\$749.91

Your Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
23	\$27.08	Monthly, beginning on 06-18-2015 estimated
1	\$27.08	on 05-18-2017 estimated

The Annual Percentage Rate does not take into account your required deposit if applicable.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

Itemization of the Amount Financed of \$649.92

Cash Price	\$749.91
Sales Tax	\$52.49
Total Cash Price plus Sales Tax	\$802.40
Cash Down Payment	\$99.99
Sales Tax paid at time of sale	\$52.49
Unpaid Balance of Cash Price/Unpaid	\$649.92
Balance Prepaid FINANCE CHARGE	\$0.00
Amount Financed	\$649.92

Late Charge: No late charges will be imposed on a late Equipment Installment Plan payment.

Dishonored Check: If your check payment is dishonored or returned, we may charge you \$35, or the maximum amount allowed under applicable law.

Agreement to Purchase and Make Payments: Except as provided below, the Buyer ("you" or "Buyer") agrees to purchase from the Seller ("we," "us," "our," or "Seller") the items described above on the terms set forth in this contract. Subject to our delivery to you of the items identified above and purchased by you, and subject to your right to rescind this contract as provided below, you agree to make payments according to the payment schedule above. If you accept this contract after the date it is made available to you, your first monthly payment may be due one month later than the date shown above. The Truth-in-Lending Disclosures above are part of this contract. Items payable under this contract will appear on the monthly billing statements for your T-Mobile plan. Payments will first be applied to any past due balances and then, in order, to any deposit due, payments due under this contract, any property insurance and extended warranty premiums, current service charges for your plan and then to any late charges for your service plan. Upon account cancellation, any deposit will be applied first to the unpaid balance of this contract and then according to the above. Partial payments may result in the suspension or cancellation of your plan service and in equipment not operating on our network. You may prepay this contract, in whole or in part, at any time without penalty. This is a one-time extension of credit by us to you.

You have the right to rescind this contract and return the items identified above within 14 days (or more based upon where you made the purchase) of the date of this contract, provided each item is returned in its package with all original contents, undamaged and in good working condition with no material alterations to the item's hardware or software. If you exercise this right and comply with these terms you will have no payment obligation under this contract. Your Device may not work with other wireless services or on other wireless networks.

T-Mobile Terms and Conditions ("T&Cs"): You have been provided with a copy of the T&Cs. The T&Cs also apply to this transaction, but if any of the T&Cs are inconsistent with anything stated in this contract, this contract will prevail. Provisions of the T&Cs that are prohibited by law will not apply. Manufacturer warranty information, if any, is provided with the items sold.

Organization/Corporate/Government Customers: If you are signing this contract on behalf of an organization, corporate or government customer, you represent and warrant that you are authorized to sign this contract on behalf of such corporation or organization. In addition, the terms and conditions of your wireless services agreement with us will apply to this transaction, but if any of those terms and conditions are inconsistent with anything stated in this contract, this contract will prevail. Otherwise your wireless services agreement with us will continue to be valid and enforceable under its terms.

JUMP!: This section is for informational purposes only and applies only if you have separately contracted to purchase the JUMP!. You are not required to purchase JUMP! as a condition to receiving credit. You may purchase products similar to those offered in JUMP! from anyone you want. If you purchase JUMP!, you will pay \$10.00 for the initial term of one month, and the same amount for each month thereafter, as long as you choose to continue the benefits provided in JUMP!. You may cancel JUMP! at any time, as provided in your JUMP! materials. JUMP! includes the following benefits:

Property Insurance: You are not required to purchase property insurance protecting against the loss or theft of the items purchased under this contract as a condition to receiving credit. Property insurance coverage is not a factor in the approval of credit. You may obtain property insurance from anyone you want.

Extended Warranty Contract: An extended warranty is not required as a condition to receiving credit. Purchase of an extended warranty is not a factor in the approval of credit. You may obtain a similar product from anyone you want.

Mobile Security: Mobile security is not required as a condition to receiving credit. Purchase of mobile security is not a factor in the approval of credit. You may obtain a similar product from anyone you want.

JUMP! Upgrade: JUMP! upgrade is not required as a condition to receiving credit. Purchase of anytime upgrade is not a factor in the approval of credit. You may obtain a similar product from anyone you want.

Please see your JUMP! contract for details of these benefits.

Property Insurance: You are not required to purchase property insurance protecting against the loss or theft of the items purchased under this contract as a condition to receiving credit. Property insurance coverage is not a factor in the approval of credit. If you decide to purchase property insurance, you may obtain the insurance from anyone you want. If you get the property insurance from or through us, you will pay up to but no more than \$7.79 for the initial term of 1 month, and the same amount for each 1 month thereafter. The actual amount of the premium will be provided to you for your approval before you execute the contract. Property insurance may not be available in all states. Except where prohibited by law, we or our affiliate may receive a financial benefit by way of a rebate, commission, or otherwise, if you purchase property insurance offered or arranged through us.

Extended Warranty Contract: If you decide to purchase an extended warranty contract from South through us, you will pay the following amounts. If you purchase a monthly plan, and also purchase property insurance from or through us, you will pay up to but no more than \$11.99 per month. If you purchase a monthly plan, but do not also purchase property insurance from or through us, you will pay up to but no more than \$5.99 per month. The actual amount of the premium will be provided to you for your approval before you execute the contract. Extended warranty contracts may not be available in all states, and not all plans may be available to you. Please note that you are not required to purchase an extended warranty contract as a condition to receiving credit.

Default: Except where prohibited by law, if you commit any substantial default under this contract, we may declare the remaining unpaid balance of the contract immediately due and payable. **You agree to maintain a T-Mobile voice service plan for any device purchased under this contract and any termination of that voice service plan will be a substantial default under this contract and we may declare the remaining unpaid balance of the contract immediately due and payable.**

NOTICE

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

Notice to the Buyer

Do not sign this before you read it or if it contains any blank spaces. You are entitled to an exact copy of the paper you sign. You have the right to pay in advance the full amount due and under certain conditions to obtain a partial refund of the time price differential.

If you wish (i) to confirm your prior consent to the electronic receipt of disclosures in connection with this contract, and (ii) to agree to the provisions of this contract by providing your electronic signature, you must click on the "Sign" button below.

You acknowledge receipt of the T-Mobile Privacy Policy and the T&Cs. You also acknowledge receipt of a completely filled-in copy of this contract when you signed it.

DocuSigned by:
test test
197227E5ED464ED...

Buyer's Signature:

Seller's Signature: T-Mobile Financial LLC