

## Electronic Disclosure and Consent

Effective Date: July 16, 2025

In this agreement, the terms "**Verifen Funding**," "we," "us," and "our" refer to **Verifen Funding LLC**, including its subsidiaries and affiliated entities. The terms "**you**" and "**your**" refer to the business entity accessing or using Verifen Funding's services, including through the creation of an account or application for financial products.

"**Communications**" refers to any disclosures, notices, agreements, statements, terms, policies (including privacy policies), records, documents, and any other information that we are required to provide you or that you are required to submit or acknowledge electronically through our platform.

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## Consent to Electronic Communications

By accepting this agreement, you confirm that you are able and willing to receive all Communications from Verifen Funding electronically, and you expressly **consent to receive them in electronic form** only. If you do not provide this consent, you will be **unable to open or maintain an account** with Verifen Funding.

Should you later decide to withdraw your consent, your account with us may be subject to termination, and you may lose access to our services.

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## Methods of Electronic Delivery

Verifen Funding may deliver Communications to you via:

- Our website at [www.verifen.com](http://www.verifen.com) (the "Website")
- Our mobile application (the "App")
- Text or SMS messages
- Email using your provided email address

If Communications are not delivered through the channels above, we will notify you how and where you may access the required information.

**Note:** Some documents may still need to be delivered in paper format if legally required.

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## Technology Requirements

To access and retain electronic Communications, you must have:

- A working computer or mobile device with internet access
- A supported web browser:
- Microsoft Edge (v42 or later)
- Firefox (v62 or later)

- Safari (v12 or later)
- Chrome (v69 or later)
- A valid and active email address
- A functioning method to save or print files
- A PDF reader or other program capable of displaying PDF files

Verifen Funding may update these system requirements periodically. If any changes materially affect your ability to receive Communications, we will notify you accordingly.

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## Maintaining Accurate Contact Information

You are responsible for ensuring your contact details, including your email address, remain accurate and up to date. To update your information, please contact us at:

 [customerservice@verifen.com](mailto:customerservice@verifen.com)

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## Requesting Paper Copies

Although Communications are provided electronically, you may request a paper copy by:

- Printing directly from your device, or
- Requesting a mailed copy by emailing: [customerservice@verifen.com](mailto:customerservice@verifen.com)

Please note, the availability of paper copies is at our discretion and does not create an ongoing obligation to provide physical documents.

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## Legal Effect of Electronic Communications

Communications provided electronically or on paper will be considered as **"in writing"** under all applicable laws. Your consent confirms that electronic delivery satisfies any legal requirement for information to be provided in written form.

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## Withdrawing Consent

You may withdraw your consent to electronic Communications at any time by emailing us at [customerservice@verifen.com](mailto:customerservice@verifen.com). Withdrawal of consent will result in the **closure of your Verifen Funding account**, including restricted access to our website and mobile app.

Upon account closure, any remaining balance may be refunded by check as outlined in our account terms.