

GrabrFi Global Card E-Sign Consent Disclosure

Statement of Electronic Disclosure

This E-Sign Consent Disclosure ("Consent") applies to the GrabrFi Global Card and to any card issued to you under the GrabrFi Global Card program, whether virtual or physical (each, a "Card"). Your Card is a Lead Bank Prepaid Visa issued by Lead Bank, a Missouri state-chartered bank ("Bank"). Bridge Ventures LLC is the Program Manager ("Bridge"), and Grabr Inc., which operates GrabrFi ("GrabrFi," "we," "us," "our"), is the Platform Provider for the Card.

This Consent is specific to your Card and the documents related to it. It is in addition to any consent you previously provided when you opened your GrabrFi account.

Documents covered by this Consent

To review and retrieve the documents related to your Card electronically, you must first review and accept this Consent. The "Documents" include, without limitation, the Lead Bank Prepaid Visa Cardholder Agreement, the card fee disclosures, and the privacy policies, e-sign terms, terms of service, and other disclosures, agreements, notices, statements, and records provided to you by or on behalf of Lead Bank, Bridge, or GrabrFi in connection with your Card, including any amendments or updates.

With your consent, Lead Bank, Bridge, and GrabrFi can deliver the Documents to you by displaying or delivering them electronically, and may ask you to print or download and retain them for your records.

Please read this Consent carefully and print or download a copy for your records before you agree to receive electronic records and use electronic signatures in connection with your Card.

Your consent

If you agree to receive the Documents electronically and to use electronic records and electronic signatures in connection with your Card, check the box to confirm your consent before you continue. By checking the box, you provide your affirmative consent to use electronic communications for your Card, you confirm that you meet the system requirements below, that you can receive, retain, and view electronic documents on your device, and that you have a current email address.

No paper-only option

We do not offer paper-only delivery of the Documents for your Card. If you do not consent to electronic delivery, you will not be able to open or use a Card.

Withdrawing your consent

You may withdraw your consent to electronic delivery at any time by contacting us at support@grabrfi.com. If you withdraw your consent, we may close your Card and you may no longer be able to use it. The treatment of any funds and your remaining obligations are governed by the Lead Bank Prepaid Visa Cardholder Agreement.

Updating your email address

Keep your email address current so we can deliver the Documents to you. To update it, log in to the GrabrFi app or website, go to the "More" section, select "Profile & Settings," add a new address, and confirm the change. For help, email support@grabrfi.com.

System requirements

To access and retain the Documents electronically, you must have:

- A computer or mobile device with an internet connection and a current browser version. We support personal computers and current Android and iOS devices (phone and tablet), and the current versions of Safari, Chrome, and Firefox.
- The ability to view and retain Portable Document Format (PDF) files.
- A valid email address.
- A printer, hard drive, or other storage device to print or save the Documents.

You represent that you have the hardware, software, email address, and capabilities described above. Your ability to read this Consent demonstrates that you can receive communications electronically. If these requirements change in a way that creates a material risk that you cannot access or retain the Documents, we will notify you.

Electronic delivery is not required for every document

Your consent does not require Lead Bank, Bridge, or GrabrFi to provide all Documents electronically. Any of them may, at their option, deliver a document or communicate with you on paper, and may require that certain communications from you be delivered on paper to a specified address.

Affirmative consent

I have read this E-Sign Consent Disclosure. I consent to the use of electronic records and electronic signatures for the delivery of the Documents, including disclosures, agreements, and other notices, in connection with my Card. I am able to view this information using my device and software, I have a valid email address, and I can send and receive emails with hyperlinks and attachments. I agree that electronic records and electronic signatures have the same force and effect as written documents and handwritten signatures in connection with my Card.

IMPORTANT: PLEASE PRINT OR DOWNLOAD AND RETAIN THIS CONSENT.