

# Consent To Electronic Transactions And Disclosures

## **Last Revised:**

- January 25, 2023

Because ZkrillaFinance, Inc. (“ZkrillaFi”) operates only on the Internet, it is necessary for you to consent to transact business with us online and electronically. As part of doing business with ZkrillaFi, therefore, we also need you to consent to our giving you certain disclosures electronically, either via our website or to the email address you provide to us (“Disclosure(s)”). By agreeing to the Terms of Use, you agree to receive electronically all documents, communications, notices, contracts, and agreements arising from or relating to your use of our website, products and services, including any advances you may request or receive, your use of this Service, and the servicing of your advance whether we are acting in the capacity as trustee or otherwise. The decision to do business with us electronically is yours. This document informs you of your rights concerning Disclosures.

**CUSTOMER COMMUNICATIONS:** By accepting these Terms of Use, you expressly consent to be contacted by us, our agents, representatives, affiliates, or anyone calling on our behalf for any and all purposes, at any telephone number, or physical or electronic address you provide or at which you may be reached. You agree we may contact you in any way, including SMS messages (including text messages)(message and data fees may apply), calls using prerecorded messages or artificial voice, and calls and messages delivered using auto telephone dialing system or an automatic texting system. Automated messages may be played when the telephone is answered, whether by you or someone else. In the event that an agent or representative calls, he or she may also leave a message on your answering machine, voice mail, or send one via text.

You consent to receive SMS messages (including text messages), calls and messages (including prerecorded and artificial voice and autodialed) from us, our agents, representatives, affiliates or anyone calling on our behalf at the specific number(s) you have provided to us, or numbers we can reasonably associate with your account (through skip trace, caller ID capture or other means), with information or questions about your application, advance and/or account. You certify, warrant and represent that the telephone numbers that you have provided to us are your numbers and not someone else’s. You represent that you are permitted to receive calls at each of

the telephone numbers you have provided to us. You agree to alert us whenever you stop using a particular telephone number.

You also understand that your cellular or mobile telephone provider will charge you according to the type of plan you carry.

- **OPT-OUT:** You can revoke your consent by contacting us via email at support@Zkrillafi.com. You may also reach us in writing to us at the following address: ZkrillaFinance, Inc., 1309 Coffeen Ave
- **Sheridan, WY 82801, Attention: Compliance.**

**CALL RECORDING AND MONITORING:** You consent to the recording and monitoring, for quality assurance, training, risk management and/or collection purposes, of any call that you place with us (or our agents, representatives, affiliates, third parties or anyone calling on our behalf) or that we (or our agents, representatives, affiliates, third parties or anyone calling on our behalf) place to you.

**ELECTRONIC COMMUNICATIONS.** Any Disclosures will be provided to you electronically through www.Zkrillafi.com either on our website or via electronic mail to the email address you provided. If you require paper copies of such Disclosures, you may sign in to your account on our website and print the documents desired or you may write to us at the mailing address provided below and a paper copy will be sent to you at a cost of up to \$5.00 per document requested. A request for a paper copy of any Disclosure will not be considered a withdrawal of your consent to receive Disclosures electronically. We may discontinue electronic provision of Disclosures at any time in our sole discretion.

**SCOPE OF CONSENT.** Your consent to receive Disclosures and transact business electronically, and our agreement to do so, applies to any transactions to which such Disclosures relate, whether between you and ZkrillaFi. Your consent will remain in effect for so long as you are a User and, if you are no longer a user, will continue until such a time as all Disclosures relevant to transactions that occurred while you were a user have been made.

**CONSENTING TO DO BUSINESS ELECTRONICALLY.** Before you decide to do business electronically with ZkrillaFi, you should consider whether you have the required hardware and software capabilities described below.

**HARDWARE AND SOFTWARE REQUIREMENTS.** In order to access and retain Disclosures electronically, you must satisfy the following computer hardware and software requirements: access to the Internet; an email account and related software capable of receiving email through the Internet; supported Web browsing software (Chrome version 32.0 or higher, Firefox version 26.0 or higher, Internet Explorer version 8.0 or higher, or Safari version 7.0 or higher); and hardware capable of running this software. To ensure access and optimal printing of your advance documents in PDF format, you must have Adobe Reader. To install the free version of Adobe Reader, [click here](#).

**ADDITIONAL MOBILE TECHNOLOGY REQUIREMENTS.** If you are accessing our website and the Disclosures electronically via a mobile device (such as a smart phone, tablet, and the like), in addition to the above requirements, you must make sure that you have software on your mobile device that allows you to print and save the Disclosures presented to you during the application process. These applications can be found for most mobile devices in the device's respective "app store". If you do not have these capabilities on your mobile device, please access our website through a device that provides these capabilities.

**WITHDRAWING CONSENT.** You may withdraw your consent to receive Disclosures electronically by contacting us at the address below. However, once you have withdrawn your consent you will not be able to post advance requests on our website. If you have a pending advance request on our website we will terminate it and remove it from our system. If you have already received a bill pay advance, all previously agreed to terms and conditions will remain in effect, and we will send Disclosures to your verified home address provided during registration.

- **HOW TO CONTACT US REGARDING ELECTRONIC DISCLOSURES.** You can contact us via email at support@Zkrillafi.com. You may also reach us in writing to us at the following address: ZkrillaFinance, Inc., 1309 Coffeen Ave Sheridan, WY 82801, Attention: Compliance.

You will print a copy of this Agreement for your records and you agree and acknowledge that you can access, receive and retain all Disclosures electronically sent via email or posted on the website.

**CHANGE IN YOUR CONTACT INFORMATION.** You will keep us informed of any change in your email or home mailing address so that you can continue to receive all Disclosures in a timely fashion. If your registered email address changes, you must notify us of the change by

sending an email to [support@Zkrillafi.com](mailto:support@Zkrillafi.com). You also agree to update your registered residence address and telephone number on the website if they change.