

E-Sign Disclosure and Consent

Last Revised:

- January 25, 2023

YOU MUST AGREE TO THIS E-SIGN CONSENT TO REGISTER FOR THE ZKRILLA NETWORK OF PRODUCTS AND SERVICES.

This E-sign Disclosure and Consent (“E-sign Consent”) applies to all Records and Communications involved in the use of the products and services provided by ZkrillaFinance, Inc. and its affiliates and third-party service providers (collectively, “Zkrilla”) on the Zkrilla website, applications, mobile apps, and other tools. “Records and Communications” include the documents associated with the ZkrillaFinance, Inc. User Agreement (the “User Agreement”) between you and Zkrilla for the products and services described in the User Agreement, including any modification or amendments thereto, as well as any policies, notices or disclosures and all other information that we may be required to provide to you in writing by law or regulation.

a. Records and Communications May be Provided in Electronic Form.

You agree that we may provide you with Records and Communications in electronic format. Your consent to receive electronic Records and Communications includes, but is not limited to:

- All legal and regulatory disclosures and communications for Zkrilla products and services and
- Notices and disclosures about any changes in the terms and conditions that govern the use of Zkrilla’s products and services and User Agreement

Specifically, under this E-Sign Consent, Zkrilla may provide all Records and Communications electronically by email, by text message, by making them accessible via Zkrilla websites or applications, or to the extent permissible by law. Communications and Records include, but are not limited to, (i) agreements and policies required to use the Services (e.g., this E-Sign Consent, the Zkrilla Privacy Policy, the Zkrilla User Agreement, the Zkrilla Terms, and Conditions); (ii) payment authorizations and transaction receipts or confirmations; (iii) account statements and

history; (iv) and all federal and state tax statements and documents. We may also use electronic signatures and obtain them from you.

b. How to Withdraw Consent.

You may withdraw your consent to receive Records and Communications in electronic form by contacting us at: hello@Zkrillafi.com. Once we process your request to withdraw your consent to receive Records and Communications in electronic form, your access and use of the Zkrilla products and services may be suspended. Any withdrawal of your consent to receive electronic Records and Communications will be effective only after we have a reasonable period to process your withdrawal.

c. How to Update Your Information.

You are responsible to provide us with a true, accurate, and complete email address, contact, and other information related to this E-sign Consent and to Zkrilla and to maintain and update promptly any changes in that information. You can update your information through our website.

d. Hardware and Software Requirements.

In order to access, view, and retain electronic Records and Communications that we make available to you, you must have:

To access and retain the electronic Records and Communications, you will need the following:

- A computer or mobile device with Internet or mobile connectivity.
- For desktop website-based Records and Communications:
 - Recent web browser that includes 256-bit encryption;
 - The browser must have cookies enabled. Use of browser extensions may impair full website functionality; and
 - Minimum recommended browser standards are the most recent versions of Mozilla Firefox (see <http://www.mozilla.com> for latest version), Apple Safari

(see <http://www.apple.com/safari> for latest version), or Google Chrome (see <http://www.google.com/chrome> for latest version).

- Access to the email address used to create an account for Zkrilla Services.
- Sufficient storage space to save the Records and Communications and/or a printer to print them.
- If you use a spam filter that blocks or re-routes emails from senders not listed in your email address book, you must add support@Zkrillafi.com to your email address book.

e. Requesting Paper Copies.

You have the right to receive Records and Communications in paper form. To request a paper copy of any Record and Communication at no charge, please write to ZkrillaFinance, Inc., 1700 S Lamar Blvd, Suite 338, Austin, TX 78704, Attn: Customer Support – Legal within 60 days of the date of the disclosure or notice, specifying in detail the Record and Communication you would like to receive. For the avoidance of doubt, requesting a paper copy of any Record and Communication, in and of itself, will not be treated as a withdrawal of consent to receive electronic Records and Communications.

f. Records and Communications in Writing

All Records and Communications in electronic or paper format from us to you will be considered “in writing”. You should print or download for your records a copy of this E-sign Consent and any other Records and Communications important to you.

g. Federal Law.

You acknowledge and agree that this E-sign Consent is being provided by you in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act and that you and Zkrilla both intend that the Act applies to the fullest extent possible to validate our ability to conduct business with you by electronic means.

h. Termination/Changes.

Zkrilla reserves the right, in our sole discretion, to discontinue the provision of electronic Records and Communications, or to terminate or change the terms and conditions on which we provide electronic Records and Communications. We will provide you with notice of any such termination or change as required by law or regulation.

i. Updating Your Email Address.

You can change your email address by writing to the Zkrilla Address. You may also be able to change your email address yourself through the Services.

j. Consent.

You hereby give your affirmative consent to receive electronic Records and Communications as described in this E-sign Consent. You further agree that your computer or other device satisfies the hardware and software requirements specified above and that you have provided Zkrilla with a current email address at which we may send you electronic Records and Communications.