



**CONSENT TO ELECTRONIC DELIVERY OF DOCUMENTS**

## CONSENT TO ELECTRONIC DELIVERY OF DOCUMENTS

These terms and conditions apply to the electronic delivery of documents provided to you relating to your Digital Commerce Bank account(s) and services. We recommend that you save a copy of this Consent for your records.

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### 1. DEFINITIONS

"Account(s)" means the account(s) associated with the products or services provided to you by DCBank including any new account(s) that we open for you in the future.

"Agreement(s)" means the agreements between you and DCBank that govern your Account(s) and DCBank services, as amended from time to time.

"Client Portal" means the self-serve banking services portal you can access online through [www.dcbank.ca](http://www.dcbank.ca).

"Consent" means this Consent to Electronic Delivery of Documents.

"DCBank", "we", "us" and "our" means Digital Commerce Bank.

"Documents" means the documents listed in Section 2.

"email" means the most recent electronic mail address that you provide to us to receive electronic messages including documents that we may send to you.

"you" or "your" means the DCBank account holder, being the person or business entity who consents to DCBank providing electronic delivery of Documents.

### 2. CONSENT AND WHEN IT TAKE EFFECT

You consent to DCBank providing the following Documents to you by making them available at [www.dcbank.ca](http://www.dcbank.ca), through the Client Portal or email:

- i. applications and any related forms;
- ii. Account statements or other transaction records;
- iii. your Agreement(s) and any notices or communications of changes to your Agreement(s);
- iv. notices of changes to any interest rates, fees (including new fees), and any other items mentioned in the disclosure statements;
- v. communications about this Consent, including confirmation of your consent and notice of any changes to the terms of this Consent; and
- vi. any other confirmation, notice, document or information that we are required by law to provide to you in writing relating to your Account(s) and services.

Your consent takes effect immediately.

### 3. VERBAL CONSENT

If you verbally consented to DCBank providing you Documents electronically, this confirms your consent.

### 4. AVAILABILITY OF ELECTRONIC DOCUMENTS

When we provide a Document electronically, we will do so by making it available to you through the Client Portal, email or by posting it online at [www.dcbank.ca](http://www.dcbank.ca). Account statements delivered to you electronically will be available for a minimum of 5 years after it is delivered. Other Documents or information delivered to you electronically will be available to you for at least 30 days, unless you delete them.

You are responsible for printing or downloading a copy of any Documents delivered to you electronically for your records.

For some types of accounts or notices, we may make your Agreement(s) and any fees, interest rates and other disclosure available as a link to [www.dcbank.ca](http://www.dcbank.ca), through the Client Portal or email. You may access the up-to-date version of these Documents at any time. If you want to keep versions that were in effect when you opened your Account, or when you received the notice through the Client Portal or email, you should print or save a copy as soon as the links are available to you.

## 5. YOUR OBLIGATIONS TO REVIEW AND UPDATE

You are responsible for and agree to:

- ▶ access the Client Portal at least monthly to review any Documents;
- ▶ check your email at least monthly to review any Documents;
- ▶ ensure that any email address you give us is accurate and up-to-date; and
- ▶ inform us of any changes in your contact information.

Any Document delivered electronically to you is deemed to be received by you when it is posted or made available to you, and not on the date you actually review the Document.

## 6. PROVIDING DOCUMENTS BY PAPER

We may provide you Documents by paper delivery if we are unable to provide electronic delivery, have reason to believe you may not have received the electronic document, or otherwise consider it appropriate. Any paper delivery will be provided to you at the most current mailing address that we have on file for your Account(s).

## 7. REVOKING CONSENT

DCBank offers digital payment solutions and online banking services and ordinarily delivers Documents exclusively electronically. Revoking your consent to receive Documents electronically may result in the termination of your DCBank Account Agreement(s) and related services and the closing of your Account(s).

You may revoke your consent to receive Documents electronically at any time by calling DCBank customer support at 1-844-836-6040, 24 hours a day, 7 days a week or by emailing us at [clientsupport@dcbank.ca](mailto:clientsupport@dcbank.ca). We will confirm to you in writing that we have received your revocation and specify when it takes effect.

## 8. CHANGING THE TERMS OF THIS CONSENT

We may change the terms and conditions of this Consent from time to time by providing you with notice of the change in any of the following ways:

- i. a notice posted on DCBank's website;
- ii. a notice posted in your Client Portal;
- iii. a notice sent to the last email address you provided in our records; or
- iv. a notice mailed to you at your last address in our records.

You agree to be bound by any future changes we make to this Consent.

## 9. OTHER AGREEMENTS

These terms and conditions apply in addition to your other Agreement(s).

## 10. LANGUAGE (QUEBEC ONLY)

It is the express wish of the parties that this Consent and any related documents be drawn up and executed in English. *Les parties conviennent que le présent Consentement et tous les documents s'y rattachent soient rédigés et signés en anglais.*