

## ELECTRONIC RECORDS DISCLOSURE AND CONSENT AGREEMENT

Please read this Electronic Records Disclosure and Consent Agreement (“Agreement”) carefully and download or print a copy for your records. You must click the “I Accept” button at the end of this Agreement to complete your registration to use our electronic remittance transfer services. In this Agreement, the words “we,” “us,” “our” and “the Creditor” mean the Choice Money Transfer d/b/a Small World Money Transfer.

**Electronic Disclosures.** Federal laws and regulations, including the federal Electronic Fund Transfer Act and Consumer Financial Protection Bureau Regulation E, require us to give you certain important disclosures when you request and send electronic remittance transfers using our online platform or mobile app. With your consent, we will give you these disclosures electronically.

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If you do not want to receive these disclosures electronically, you should exit the registration portion of our web site or our mobile app, and you will not be able to initiate electronic remittance transfers using our website or mobile app.

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- a personal computer, mobile phone or other access device which is capable of accessing the Internet (e.g., you must have a modem, cable Internet connection or some other means of access to the Internet, and you must have an active account with an Internet service provider), receiving emails (e.g., you must have an active account with an email service provider), and/or text messages, and receiving HTML files;
- an Internet web browser which is capable of supporting 128-bit SSL encrypted communications, which requires CHROME V1.0.154.43, FIREFOX 3.01, INTERNET EXPLORER 6, OR SAFARI V3.2.1; and
- 128-bit SSL encryption software.

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By clicking "I Accept," you confirm that the Internet access device(s) you will use to receive the disclosures meet(s) the system requirements described above, and you consent to receiving the disclosures electronically.