

POPPAY CONSENT TO RECEIVE ELECTRONIC DISCLOSURES

Last Updated: October 29, 2022

By accepting this Consent as indicated below, you, the person or entity applying for a PopPay Profile, a PopPay Account, or use of any part of the PopPay Site or services, consent to receive and view disclosures, notices, statements and other communications (collectively, "Disclosures") from PopID, Inc., doing business as PopPay in the Middle East ("PopPay" or "we") relating to your eligible PopPay Profile and PopPay Account ("Account(s)") electronically by any of the following means:

- Text to your mobile phone number (which may include a link to a new Disclosure on the PopPay website ("Website") or another web location,
- To your email if we have one on file, or
- Notifications from or postings on our Website or mobile application ("Application").

Delivery by any of these means will constitute proper notice to you under applicable law. You acknowledge that Disclosures will include, but may not be limited to, the following:

- The PopPay Website, Privacy Policy, the User Agreement, and if applicable, the Merchant Agreement and the Merchant POS Agreement ("Policies and Agreements");
- Disclosures and/or amendments we may provide you under our Policies and Agreements;
- Balance, activity and any other information on your Account(s),
- Periodic statements, receipts, confirmations, authorizations and transaction history for your Account(s);
- Disclosures regarding the resolution of any claimed error on your periodic statements;
- Disclosures required or permitted by law or regulation.

Your Right to Revoke Consent. Your consent is effective until further notice by us or until you revoke your consent to receive electronic Disclosures. You may revoke your consent to receive electronic Disclosures at any time by sending the information described below in one of these following methods: (1) submitting the information via the "Contact Us" button at the bottom of our website www.poppay.ae (2) in writing via first class mail, postage paid, to: PopPay, Attn: Legal Department, 6800 Owensmouth Avenue, Suite 350, Canoga Park, California 91303. For any of these methods, you must provide all of the following information: (a) your full legal name (which must be the same name your Account is registered under), (b) your mobile phone number registered to your Account, (c) your mailing address at which you consent to receive all Disclosures from us, (d) a copy of the front and back of your government issued photo ID with all information legible, (e) a photo of you holding up the same photo ID next to your head so all information on the front of the ID card is legible and without obstructing any part of your head or face, (f) a message that clearly states that you revoke or withdraw your consent to receive Disclosures electronically along with a photo of you holding up the same government issued photo ID, where the information on the ID is legible, along with your message that you are revoking your consent.

If you do not consent or if you revoke or withdraw your consent, we reserve the right to refuse to accept your Account application, to cancel your Account, place your Account on inactive status, or to provide a paper copy of Disclosures. If you request a paper copy of a Disclosure within 180

days of the date of the Disclosure and we elect to send you a paper copy, we will waive our standard Disclosure Request Fee for the first two requests. After that, any additional Disclosure Requests may be subject to fees. We will only provide paper copies upon your request if your current mailing address is provided along with the above specified information, and any other information that we request, to verify your identity and authority to make changes for the Account.

SYSTEM REQUIREMENTS: In order to receive Disclosures, whether by text, email, or posted to your Account or the Website, you need to have a means of printing or storing them. So, in addition to having an email address and phone number you must have the following:

- Computer or mobile device with Internet connection;
- A current web browser with cookies enabled;
- A valid email address or phone number on file in your Account or separately provided to us;
- Ability to store or print the Disclosures; and
- if you use a spam blocker, you must add the domain poppay.ae and the email address noreply@poppay.ae to your email address book or whitelist.

We reserve the right to change these System Requirements and will provide you with a Disclosure when we make a material change to the System Requirements.

Receiving Texts and emails. In order to receive Disclosures, you must ensure that the primary mobile phone and/or email address that you provide us is your valid, current phone number or email address, and you are able to receive at that address texts or email messages containing Disclosures including attached electronic documents and that such Disclosures, including portions that are attached documents are available for viewing and storing or printing by you. You agree to promptly update your mobile phone and email address by updating your Account profile if either change. You acknowledge that our ability to notify you of the availability of your Disclosures is contingent on the validity of mobile phone number and email address in our records. If your mobile phone or email address is no longer valid, we reserve the right to determine your Account is inactive or take other actions as set forth in the User Agreement or if applicable, the Merchant Agreement. You will not be able to conduct any transactions in your Account until you update your mobile phone or email address in your Account profile.

Reservation of Rights. We reserve the right to provide you with any Disclosure in writing, rather than electronically, or to withdraw the right to receive Disclosures electronically at any time. You agree to provide us with your current street address upon our request, and to promptly update your address in the event it changes by updating your Account profile. Although we may waive our fee for delivery of paper Disclosures, we reserve the right to charge the Disclosure Request Fee and to increase this fee in our discretion.

Print Disclosures. We recommend that you print a copy of this Consent and any Disclosure that you view electronically for your records as the Disclosure may not be accessible online at a later date.

Your Consent. By clicking on the “Next” or “Sign Up” button in the PopPay Profile or PopPay Account sign up flow, which you adopt as your electronic signature, you agree that (i) we may provide Disclosures to you electronically, on the terms and conditions set forth in this Consent,

(ii) the consent shall last until you revoke your consent, and (iii) you meet the System Requirements specified above. If you do not wish to receive Disclosures electronically, you will not be able to open an Account.

General. You understand and agree that we are responsible for sending the Disclosures to you electronically by email or text to the address in your Account profile or through the Service. We are not responsible for any delay or failure in your receipt of the email or text notices and whether or not you choose to view the Disclosure, subject to your right to revoke your consent to receive Disclosures electronically.

Contact us. Except as otherwise provided by law or specified in another agreement between you and us, you may provide us with notices regarding your Accounts by clicking the “Contact Us” link at the bottom of this page, contacting support@poppay.ae or mailing us at PopPay, Attn: Legal Department, 6800 Owensmouth Avenue, Suite 350, Canoga Park, California 91303.