

Consent to Electronic Disclosures

Please read this information carefully and print a copy and/or retain this information electronically for your future reference.

Definitions

The words “we,” “us,” and “our” mean Stilt Inc. The words “you” and “your” mean the applicant who submits an online application (“Application”). “Communication” means any information that we are required by law to provide to you in writing in connection with your Application or any information we may otherwise provide to you relating to any loan that you obtain from us.

Stilt Inc. offers loans only through our website. To obtain a loan from us, you must create an account on our website. To create an account with Stilt.com, you must (1) be able to access our website by using a personal computer or other device which is capable of accessing the Internet, (2) have an active email account through which you can receive emails from us, and (3) consent to our use of our website or emails to provide you any written information that we may be required to send you in connection with your account, your application for a loan, or your loan. By clicking the box next to “Accept Terms” on the Sign Up page (Stilt.com):

- you acknowledge that you can access and read information we post on our website,
- you agree to provide an email address that is active and effective for receiving emails from us,
- you consent to receive electronically at Our website the notices and disclosures required by law related to your account,

- your application for a loan, and any loan we make to you, and you acknowledge receiving the following disclosures.

The following disclosures are required by the federal Electronic Signatures in Global and National Commerce Act (“ESIGN”). Please read this Federal ESIGN Disclosure and Consent carefully and keep a copy for your records.

Your consent is voluntary, but we cannot process your application or make a loan to you if you do not consent. If You are unwilling to receive these disclosures and notices electronically, You may cancel this transaction at no cost by closing your browser at any time before you click “Accept Terms.”

Scope of Communications to Be Provided in Electronic Form

Your consent to receive electronic communications and transactions includes, but is not limited to, all legal and regulatory disclosures and communications associated with your account, your application for a Stilt loan product or service, and any loan product or service we agree to provide you (each, a “Communication”).

Method of Providing Communications to You in Electronic Form

All Communications that we provide to you in electronic form will be provided either (1) via email, (2) by making it available online and accessible via your account “profile,” or (3) by requesting you download a PDF file containing the Communication.

How to Withdraw Consent

You may at any time withdraw your consent to receive Communications in electronic form. To begin receiving Communications in paper form, please contact us at the following address: Stilt Inc., 77 Geary Street Suite 550, San Francisco, CA 94108. Please specify the information you wish to receive in paper form. Be sure to state that you are requesting a copy of the disclosures, notices, etc., and include your name and mailing address. Your request will apply only to those specific items You designate. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

How to Update Your Records

It is your responsibility to provide us with true, accurate and complete email address, contact, and other information related to your account, and to maintain and update promptly any changes in this information. You can update information (such as your email address) through your account dashboard by logging on using your username and password.

Hardware and Software Requirements

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

- A personal computer or other device which is capable of accessing the Internet. Your access to this page verifies that your system/device meets these requirements.
- An Internet web browser which is capable of supporting 128-bit SSL encrypted communications (this ensures that the information sent between us and you is transmitted and stored safely).
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit, and the ability to download and store files, including PDF files.

- Connection to the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received from us in electronic form via email or by access to our website using a browser.

Retaining Copies of the Communications

To retain a copy of any Communication we will provide electronically you can download an electronic copy to Your computer or a storage device (such as a disk or USB storage device), or request us to send You an email, or print copies on a printer attached to your computer. You will not be charged for a downloaded or emailed copy.