

Electronic Communication Notice

Effective Date: 05/22/2026

This Electronic Communication Notice ("Notice") supplements any other Agreement the end user ("You" or "Your") may have in place with Praxell Inc. dba Juice Financial ("Juice", "Us", "Our" or "We").

The following Notice applies to all communications or disclosures that We provide to You in writing ("Communications" or "Electronic Communications") in connection with Your requested Juice product and service. If You do not consent to receive electronic communications, We will be unable to process your application for Juice products or services, as electronic communications are essential to Our service delivery.

When You use a product or service to which this Notice applies, You agree that We may provide You with any Communications in electronic format, and that We may discontinue sending paper Communications to You.

1. Scope

Your consent to receive Electronic Communications includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with Your use of a Juice product or service.
- Where applicable, Your Juice Payment Center Terms of Use, Cardholder Agreement of card programs integrated with Our services, and/or any notices
- Privacy Policies and Notices
- Responses to claims filed in connection with a Juice product or service

2. Consumer Disclosure Statement

Right to Withdraw Consent

You may withdraw Your consent to receive Communications in electronic form at any time by calling **855-687-2100** or emailing us at **cicalifesupport@juicefin.com**

If You do withdraw your consent, We may terminate Your use of the product or service, except where prohibited by law or any another Agreement We

may have in place with you. Reference the governing Agreement We may have in place with You to see if fees may apply.

Any withdrawal of Your consent to receive electronic Communications will be effective only after We have a reasonable period to process Your request for withdrawal. In the meantime, You will continue to receive Communications in electronic form. If You withdraw your consent, the legal validity and enforceability of prior Communications delivered in electronic form will not be affected.

Scope of Consent

All Communications that We provide to You in electronic form will be provided (1) by an e-mail notice We send to You at the time the information is available (2) by WhatsApp chat message, once you have opted in. You understand and agree that standard data rates from Your wireless carrier may apply to these communications or (3) by posting such Communications in Your Account on the Payment Center.

Channel Consent: By accepting, you opt-in and agree to receive required disclosures, agreements, and notices from us via Email, WhatsApp and/or the Payment Center.

Hardware/Software Access: You confirm you have, in addition to registering to use the Payment Center, an active WhatsApp account, a valid Email address, and a mobile device/computer capable of accessing these applications.

Notification Access: You understand that you will be able to access document/disclosure links within the Payment Center, and to receive links and document notifications directly in your WhatsApp chats and Email inbox.

Updating Contact Information: You agree to notify us immediately if your Email address or your cellular number associated with your WhatsApp account changes.

Hardware and Software Requirements

To access, view, and retain Communications that We make available to You electronically, You must have:

- An Internet browser that supports 128-bit encryption
- A supported internet browser such as Microsoft Edge, Chrome or Safari

- Sufficient electronic storage capacity on Your computer's hard drive or other data storage unit
- An e-mail account with an Internet service provider and e-mail software.
- A personal computer (3 GHz Base or higher recommended), operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received from us in via a plain text-formatted e-mail or by access to our web site using browser specified above or equivalent software.
- Adobe Reader version 11.0 or higher, or equivalent PDF reading software

Updates to your Information

You are responsible for keeping your contact information, including email address and phone number, current to ensure receipt of Communications. You can update your contact information by: (1) calling Customer Service at **855-687-2100**, or (2) emailing us at **cicalifesupport@juicefin.com**