

LUCAYAS BANK

Electronic Communications, Transactions & Disclosures Consent

Please read this Electronic Communications, Transactions & Disclosures Consent (“Consent”) carefully and print or retain a copy for your records.

In this Consent “LUCAYAS BANK” “we”, “us”, and “our” refers to Private Investment Bank Limited and includes (where applicable) all subsidiaries and affiliates of LUCAYAS BANK, and “you” and “your” refer to: (i) in the case of personal accounts, the person who has enrolled in e-banking services in connection with one or more bank accounts (including any joint account owners); (ii) the person who has applied for account types which require access and use of online and mobile banking services or (iii) in the case of non-individuals (for example, company, estate or trust) accounts, the entity which has enrolled in e-banking services in connection with one or more bank accounts held in the entity’s name or has the account type specified in (ii) above (and the entity hereby represents and warrants that such enrollment was done, and this Consent is given, by a duly authorized representative or fiduciary on behalf of the entity). “Account(s)” is a collective reference to various accounts, products and services you have with us now or in the future, including but not necessarily limited to deposit accounts, investment and credit accounts.

Authorization and Consent to Electronic Account Disclosures & Communications:

You agree and authorize us to provide account agreements, disclosures and account-related information and communications (“Account Disclosures & Communications”) electronically in lieu of a paper version for any product, service or account that you have or apply for with us, either now or in the future. Account Disclosures & Communications may include, but are not limited to, deposit account agreement and disclosures, account statements, account and service notices, changes in account agreement terms, and any disclosures that are required by law or regulation to be provided to you in writing.

All Account Disclosures & Communications delivered to you electronically will be considered “in writing” and will be given the same legal effect as if such document was delivered in paper form. You should print, download or otherwise save each Account Disclosure & Communication provided to you electronically for your records. For any Account Disclosure & Communication that we provided to you electronically, we have no obligation to provide you with a paper copy of that document unless and until your consent is withdrawn as described below. We reserve the right, but assume no obligation, to provide any electronic Account Disclosures & Communications in paper form unless your Account has been designated as a hold mail account and subject to the terms and conditions of the account agreement.

Method of Electronic Account Disclosures & Communications:

All Account Disclosures & Communications that we provide to you electronically will be: (1) provided either by email at the e-mail address you have provided to us; (2) on-screen on our website or for download through our online e-banking or mobile banking services; (3) attached to other electronic communications delivered to you; or (4) in a manner otherwise specified in any other agreement with us. Any Account Disclosures and Communications that we make available through electronic banking channels will remain accessible for a period of time which we may establish in our discretion and which may vary with the type of communication. We reserve the right to provide paper Account Disclosures and Communications to you at any time at your designated mailing address unless your Account has been designated as a hold mail account and subject to the terms and conditions of the account agreement.

Electronic Account Disclosures & Communications:

You consent and agree that such Electronic Account Disclosures and Communications may be delivered to you by posting to your online account or on our website which we may, from time to time, communicate to you, by sending such Account Disclosures and Communications to your designated email address, or by making such Account Disclosures and Communications available to you during your online session. Account Disclosures and Communications that you agree to accept electronically would include, without limitation, all regulatory and other notices and disclosures required by law (including Privacy Policy disclosures) and other information. Your consent also permits us to obtain your electronic signature if you choose to sign certain Account Disclosures and Communications electronically. If you do sign electronically, your electronic signature will bind you to the terms and conditions to the same extent as if you signed the Account Disclosures and Communications on paper with an ink signature.

Your Right to Withdraw Consent:

You have the right to withdraw your consent to receive Electronic Account Disclosures & Communication at any time by contacting us at 1-242-302-5950 or by sending an email to info@lucayasbank.com. If you do this, we will need a reasonable amount of time to implement your instructions and we will terminate your access to online e-banking but your accounts will otherwise remain unaffected. If you do not provide your consent or later withdraw your consent for Electronic Account Disclosures & Communications, you may not be permitted to access or use any of our online or mobile banking services, including those Accounts which require use of online or mobile banking services. However, your withdrawal of consent will not affect the legal validity or enforceability of prior electronic Account Disclosures & Communications. We also reserve the right to terminate your use of any service, to amend the terms and features of any service, and/or to convert you to a different service or product in the event that you should withdraw your consent. An increase in service fees or charges may apply if you withdraw your consent of receiving electronic communications. We may, but are not required to, treat an invalid email address and/or phone number as a withdrawal of your consent to receive electronic Account Disclosures and Communications.

Your Right to Obtain Paper Copies:

You may obtain a paper copy of any Account Disclosures & Communications delivered electronically by printing such disclosure or document yourself or by contacting us as provided below. We reserve the right, subject to applicable law, to charge a fee for providing a paper copy of any Account Disclosures & Communications previously delivered to you electronically.

How to Update Your E-Mail Address for Electronic Communications:

It is solely your responsibility to ensure that the e-mail address and other contact information you have provided to us in connection with any Account or service is current and accurate. You must promptly notify us of any changes to your e-mail address. You may advise us of e-mail address changes by calling us at 1-242-302-5950, by emailing us at info@lucayasbank.com or by logging into your account online and updating the information using your online or mobile banking services. Any

change to your e-mail address will be effective only after we have received the changed address and had a reasonable period of time to process the change. If you give us an incorrect email address or phone number or fail to keep it updated, you agree that any Account Disclosures and Communications we may make available or attempt to send using the e-mail address last provided will be deemed to have been provided to you in a timely manner.

Hardware and Software Requirements:

In order to access and retain Account Disclosures & Communications electronically, you must have: (i) a valid and active e-mail account; (ii) a personal computer or other electronic device capable of accessing the Internet and uses a current version of one of the following JavaScript enabled web browser: Microsoft Internet Explorer, Google Chrome, Safari, or Mozilla Firefox. If you elect not to upgrade the browser, your experience may not be optimal and may not support the new standards for safe and secure transactions. The web browser should support at least a 256-bit SSL encryption level; (iii) a current version of a program that accurately reads and displays PDF (Portable Document Format), PNG (Portable Network Graphics) or HTML (Hypertext Markup Language) files and (iv) either sufficient computer memory, an external storage device or the ability to print Account Disclosures & Communications. To view and read PDF files, you will need Adobe® Acrobat Reader.

Our Right to Terminate or Change Electronic Communications

We reserve the right, in our sole discretion and at any time, to terminate providing Electronic Account Disclosures & Communications to you or change the terms and conditions on which we provided Electronic Account Disclosures & Communications. We will provide you with notice of any such termination or change as required by law.

Acknowledgement of your access and consent to Electronic Communications and Disclosures

By opening this Consent, you have acknowledged and demonstrated your ability to access Account Disclosures & Communications electronically and by checking the box below, you are stating that you are able to read, understand and accept this Consent, have the required hardware and software, and agree to receive Account Disclosures and Communications electronically.

You further acknowledge and agree that your consent to Electronic Account Disclosures & Communications is being provided in connection with a commercial or related transaction that is subject to applicable laws and that you and we both intend that the Electronic Communications and Transactions Act of the Commonwealth of The Bahamas applies to the fullest extent possible to validate our ability to conduct business with you by electronic means.

When you acknowledge your agreement to this Consent, you are indicating your consent to all of the terms and conditions set forth above.