E-SIGN Act Consent and Disclosure

This E-SIGN Act Consent and Disclosure ("Disclosure") explains your rights under the Electronic Signatures in Global and National Commerce Act (E-SIGN Act) and describes how Monavate US, Inc. (“Monavate OnChain,” “we,” “our,” or “us”) delivers communications, agreements, and disclosures to you electronically in connection with your application for, and use of, an account and related products and services.

By affirmatively consenting below, you agree that Monavate OnChain may deliver to you electronically, in place of paper, any communication relating to the opening of your account and your use of related products and services, including disclosures, notices, statements, agreements, confirmations, and any other information we are required by law to provide.

Your Right to Paper Copies

You may request a paper copy of any electronic disclosure or agreement you receive when you open an account, submit an application, or request other products or services. A fee may apply, consistent with our Fee Schedule. To request a paper copy, contact us at:

Email: support@monavateonchain.com

Keeping Your Contact Information Current

To communicate with you about your account and any related products or services, we need a valid, current email address on file. You are responsible for promptly notifying us of any change to your email address. You may update your email address by contacting us using the information above.

Accessing, Printing, and Downloading Documents

Agreements, disclosures, notices, and other documents are made available in HTML and/or PDF format. Viewing PDF documents requires a free copy of Adobe Acrobat Reader, available at adobe.com.

To retain a copy, you will need either a printer connected to your device or sufficient storage space to download and save the document. To print or save a document, open the HTML or PDF link, then select Print (and choose your printer) or Save/Save As to store an electronic copy on your device.

Hardware and Software Requirements

To access, view, and retain electronic communications, you will need:

- A device with a current operating system;
- Internet access and a current version of an Internet browser (e.g., Microsoft Edge, Firefox, Chrome, or Safari); other browsers may work but are not supported;
- A free copy of Adobe Acrobat Reader to view PDF documents; and
- An active, accessible email address.

If our hardware or software requirements change in a way that creates a material risk that you may not be able to access or retain electronic communications, we will notify you of the revised requirements and give you the opportunity to withdraw your consent without any fee or penalty. Your continued use of our electronic services after such notice will constitute your reaffirmation of consent under the updated requirements.

By affirmatively consenting, you confirm that you have access to the hardware and software described above.

Confirming You Can Access This Disclosure

You must open this Disclosure by clicking the link provided before you will be able to check the box confirming your acceptance. Opening this document confirms that you can access records in the electronic form, PDF, that we will use to deliver your account records.

Electronic Records Are "In Writing"

Any agreement or disclosure delivered to you electronically is considered to be "in writing" and satisfies any legal requirement that such information be provided in writing. You may retain these records by printing or downloading them, or by requesting a paper copy as described above.

Withdrawing Your Consent

You may withdraw your consent to receive communications electronically at any time by contacting us at the information above. If you withdraw your consent, you may not be able to open additional accounts or request additional products or services online, and you may lose the ability to view, print, or download this and other agreements and disclosures through our website or app.

Scope of Your Consent

Your consent to conduct business electronically applies to establishing your account(s) and to your requests for other Monavate OnChain products and services.

By clicking "Submit" (or a comparable button) in connection with any product or service request, you affirmatively consent to conduct business electronically with Monavate OnChain and to receive all related agreements and disclosures electronically.

Governing Law

This Disclosure is governed by the laws of the State of Delaware, without regard to its conflict of laws principles.