

# Electronic Communications Agreement

Goldman Sachs and Apple, their designees, service providers and affiliates (together, "**we**", "**us**", or "**our**") may need to provide you with certain information, agreements, notices or disclosures in writing in connection with your Apple Card application or account (each, a "**Communication**"). By agreeing to this Electronic Communications Agreement (this "**Agreement**"), you are confirming your ability, and providing your consent, to receive Communications electronically from us instead of in paper form and to the use of electronic signatures in our relationship with you. Without limiting the foregoing, you further agree that Communications may be provided to you via email, text message, device-level notifications, or other electronic notification methods supported by the software you use to access your Account. Any terms that are capitalized but not defined in this Agreement have the meaning given to them in the Apple Card Rates and Terms (the "**Terms**").

Our ability to provide Communications to you electronically is dependent upon you maintaining a valid email address. We may send Communications to the email address that is associated with your Apple ID. Therefore, you agree to maintain a valid email address associated with your Apple ID for as long as you maintain your Account. In the event Communications are provided to you via email, text message, device-level notifications, or other electronic methods supported by the software you use to access your Account, it is your responsibility to review those Communications. We may, at our discretion, mail paper copies of Communications to you, in addition to or instead of sending them to you electronically.

**You understand and agree that: (i) this Agreement, together with the Terms, will be entered into electronically; (ii) you meet the minimum hardware and software requirements specified below; (iii) your consent to receive Communications electronically will remain valid until you withdraw your consent, at which point we will close your Account; and (iv) Communications that may be provided electronically include, but are not limited to, the following:**

- Agreements (including the Terms and this Agreement) and disclosures, including changes to and updated versions of those agreements and disclosures;
- The Apple Card Privacy Policy, as well as annual notices and other disclosures regarding the Privacy Policy;
- Information regarding your Account, including your Account balance and activity;
- Account statements, authorizations, and transaction histories;
- Notices to you of the resolution of any billing error regarding your Account; and
- Inquiries and notices to you about transactions made with your Account.

In order to receive Communications, you must meet the following hardware and software requirements:

- have an Apple device that has a version of iOS that supports the use of Apple Card, has internet access, has a passcode enabled, and is associated with your Apple ID;
- have an Apple ID associated with an iCloud account that is in good standing with Apple, as well as a valid email address associated with your Apple ID; and
- have Apple's two-factor authentication turned on for your Apple ID that is associated with your iCloud account.

Communications may also appear on any device that you use to access your email, or any device that is associated with your Apple ID, has internet access and has a version of iOS, watchOS or

macOS (as applicable) installed on such device that supports the use of Apple Card. In order to retain Communications, you will need the ability to electronically store or print Communications. We may change these requirements from time to time.

**Consent to receiving electronic Communications is a requirement of being able to open and maintain an Account. You may request copies of Communications in paper or non-electronic form by calling 877-255-5923. You have the right to withdraw your consent at any time, at which point we will close your Account. In order to withdraw your consent, contact us using Messages or by calling us at 877-255-5923. In order to update your email address, please visit the Apple ID support website and update your Apple ID; and for all other contact information, please contact us using Messages or by calling 877-255-5923.**

If you have any questions regarding this Agreement or your Account, please contact us at 877-255-5923.