

Consent to receive electronic communications

RaboDirect would like to give you notices and other documents required by or under the RaboDirect terms and conditions, legislation, a government or regulatory body or any relevant industry rules, codes or standards that apply by:

- Electronic communication to the electronic (email) address in this application or any other electronic address you notify to us from time to time; or
- Making the information available at our website for retrieval by you and notifying you by electronic communication to the electronic address in this application or any other electronic address you notify us from time to time that the information is available for retrieval (and the nature of the information) and providing you with the ability readily to retrieve the information by electronic communication (for example by providing a link to the relevant information on our website).

RaboDirect can only use one of these methods if you specifically agree to the use of that method. If you do agree:

- You will not receive a paper copy of any relevant notice or document
- You will need to regularly check to see if you have received any Electronic communications from us;
- You will need to maintain and check your electronic equipment and your electronic address regularly to ensure it is always capable of receiving an electronic communication; and
- You will be responsible for printing or saving important information – and we strongly recommend that you do so.

If you agree to the use of these electronic methods, a notice or document sent to you by that method will be deemed to have been received by you at the time the relevant electronic communication enters your information system.

You may at any time by notice to us terminate your agreement to receive information by electronic communication or change your electronic address. If you terminate your agreement to receive information by electronic communication we will close your Account.

I/We agree that any information (whether by writing or other means) which RaboDirect is required to give me/us under the RaboDirect terms and conditions, legislation, a government or regulatory body or any relevant industry rules, codes or standards that apply in connection with our RaboDirect products and contracts, may be provided:

- a) By means of electronic communication to an address which will be nominated by me/us; or
- b) By being made available to me/us at the RaboDirect website on the condition that:
 - i. RaboDirect promptly notifies me/us by electronic communication as per a) above that the information is available for retrieval at the RaboDirect website and the nature of the information; and
 - ii. RaboDirect provide me/us with the ability to readily retrieve the information by electronic communication.