

Electronic Consent Agreement

Last Modified: January 19, 2026

By proceeding with the account opening process or by being a customer of Pathfinder AI Inc. ("Company," "we," "us"), you acknowledge and consent to the following terms regarding the electronic delivery of notices, account statements, disclosures, and other communications (collectively, "Communications"), as well as the use of electronic signatures in our transactions with you.

Consent to Electronic Communications and Signatures

You agree that any Communications related to your account and the services provided by the Company may be provided to you in electronic format. Your consent to receive electronic Communications includes, but is not limited to, the following:

- Account opening disclosures and agreements
- Monthly billing or account statements
- Legal and regulatory disclosures and communications
- Changes in account terms
- Privacy policies and notices

You also consent to use electronic signatures in lieu of handwritten signatures for signing any agreements or documents related to our services.

Withdrawal of Consent

You may withdraw your consent to receive electronic Communications at any time by contacting us at the number on the back of your Card or by emailing support@pathfindercard.com. However, withdrawing your consent will result in the closure of your account, as the electronic delivery of Communications is integral to our services.

Hardware and Software Requirements

To access and retain electronic Communications, you must have:

- A valid email address
- Access to a computer or device capable of connecting to the Internet
- An Internet browser that supports 128-bit encryption
- Software that enables you to view files in the Portable Document Format (PDF)

Requesting Paper Copies

You may request a paper copy of any electronic Communication by contacting us at support@pathfindercard.com. We reserve the right to charge a reasonable fee for the production and mailing of paper copies of any Communication.

Updating Your Contact Information

It is your responsibility to keep your email address and other contact information up to date. You must promptly notify us of any changes to your contact information.

Updates

We may revise and update this Electronic Consent Agreement from time to time in our sole discretion. All changes are effective immediately when we post them, and apply to all access to and use of the services thereafter.

Legal Effect

Your electronic consent carries the same legal weight as if you had signed with a handwritten signature, provided or made available a paper copy, or another traditional method. You agree not to contest the legally binding nature, validity, or enforceability of any obligation agreed upon or document signed electronically on the grounds that it was signed electronically.

Entire Agreement

This Electronic Consent Agreement supplements and is to be construed in accordance with the terms contained in the Terms of Use, Privacy Policy, and any other agreements you enter into with the Company.

By continuing with the account opening process or by continuing to be a customer, you acknowledge that you have read, understand, and agree to the terms of this Electronic Consent Agreement.