



# E-Sign Consent and Electronic Communications Agreement

**Effective Date:** April 13, 2026

This E-Sign Consent and Electronic Communications Agreement ("Agreement") explains how Baldivicio provides communications electronically, what types of records are covered by your consent, the basic requirements for accessing those records, and your options regarding electronic delivery.

Because Baldivicio is a digital financial services platform made available through its mobile application, many records, notices, disclosures, and other communications are provided electronically rather than in paper form.

Please read this Agreement carefully. It should be read together with Baldivicio's Terms of Service, Privacy Policy, Acceptable Use Policy, Deposit Insurance Disclosure, Customer Identification Program Notice, Reserve and Transparency Attestation, and other applicable notices made available through the Baldivicio mobile application.

By opening an account, clicking an agreement prompt, using Baldivicio, or otherwise consenting through an electronic process made available by Baldivicio, you agree to receive covered communications electronically, to the extent permitted by applicable law.

## 1. Scope of Electronic Communications

By agreeing to this Agreement, you consent to receive communications from Baldivicio electronically instead of in paper form, except where paper delivery is required by law or where Baldivicio chooses to provide paper copies.

Electronic communications covered by this Agreement may include:

### 1.1 Account and Service Agreements

- Terms of Service;
- Privacy Policy;
- Acceptable Use Policy;
- Customer Identification Program Notice;
- Deposit Insurance Disclosure;
- Reserve and Transparency Attestation; and
- other agreements, notices, policies, or disclosures relating to your use of Baldivicio.

### 1.2 Account and Transaction Communications

- account-related notices;
- transaction confirmations or receipts where applicable;

- records of account activity made available through the app;
- service announcements;
- fee or feature change notices; and
- disclosures relating to supported account functionality.

### **1.3 Compliance, Security, and Legal Communications**

- identity verification or compliance requests;
- fraud, security, or account protection notices;
- notices relating to account restrictions, review, suspension, or closure;
- legally required disclosures; and
- other communications relating to legal, regulatory, or operational matters.

### **1.4 Customer Support Communications**

- responses to support inquiries;
- dispute-related communications; and
- follow-up messages relating to account assistance or service issues.

## **2. Methods of Electronic Delivery**

Baldivicio may provide electronic communications through one or more of the following methods, as appropriate:

- within the Baldivicio mobile application;
- by email to the address associated with your account;
- by push notification or in-app prompt, where available;
- by making a document available through the service and notifying you where appropriate; or
- by other electronic means permitted by law.

Some communications may be made available only through specific channels depending on the type of record, your account status, legal requirements, service design, or operational considerations.

## **3. Hardware and Software Requirements**

To access and retain electronic communications, you should have:

- a compatible mobile device capable of running a supported version of the Baldivicio application;
- access to the internet or mobile data services;
- an active and valid email address associated with your account;
- the ability to view standard electronic document formats, including PDF files where applicable; and
- sufficient device or cloud storage, or another method of saving or printing records for your reference.

If these requirements change in a way that materially affects your ability to access covered communications, Baldivicio may provide notice as required by applicable law.

## **4. Your Responsibility to Keep Information Current**

You are responsible for keeping your account contact information accurate and current, including your email address, phone number, and other contact details where relevant.

Baldivicio is not responsible for delays or failures in your receipt of communications caused by outdated, inaccurate, inaccessible, or inactive contact information, except to the extent otherwise required by law.

## 5. Paper Copies

Where permitted by law, Baldivicio may provide communications electronically instead of in paper form.

If you need a paper copy of a communication that has already been provided electronically, you may request one through Baldivicio's official support channels. Baldivicio may, where permitted by law, charge a reasonable fee for paper copies or limit paper-copy availability for certain records.

Some records may remain available for download, viewing, or storage within the app or through other electronic means made available by Baldivicio.

## 6. Withdrawing Consent

You may have the right to withdraw your consent to receive electronic communications, subject to applicable law and the operational design of the service.

Because Baldivicio is designed as a digital service delivered through its mobile application, withdrawing consent to electronic communications may limit your ability to open, access, maintain, or continue using an account or certain service features.

If you wish to withdraw consent, you should contact Baldivicio through the official support channel made available in the mobile application.

If you withdraw consent:

- Baldivicio may be unable to continue providing some or all services to you;
- Baldivicio may require account restriction or closure where electronic delivery is necessary for lawful or practical service operation;
- pending matters may need to be resolved before withdrawal can be fully processed; and
- where supported transfers, payouts, or related services involve third-party providers, including Banxa, resolution timing and available options may depend in part on those provider processes.

Withdrawal of consent does not affect the legal validity or enforceability of electronic records or signatures already provided before your withdrawal became effective.

## 7. Electronic Signatures

By clicking an agreement button, checking a consent box, submitting information electronically, confirming a transaction, or otherwise taking an action that Baldivicio designates as an electronic acceptance, you agree that your action constitutes your electronic signature, to the extent permitted by applicable law.

You acknowledge that electronic signatures and electronically delivered records may have the same legal effect as paper records and handwritten signatures under applicable law.

## 8. Record Retention

You should retain copies of important communications for your records.

Baldivicio may make certain communications available for later review through the app or through other electronic methods, but Baldivicio does not guarantee that every communication will remain permanently accessible in the same location or format unless required by law.

## 9. No Guarantee of Uninterrupted Electronic Access

Electronic delivery depends on factors that may be outside Baldivicio's control, including device compatibility, internet connectivity, app availability, service interruptions, email delivery issues, third-party infrastructure, and legal or operational restrictions.

Baldivicio does not guarantee uninterrupted access to electronic communications at all times. Some communications may be delayed, limited, or unavailable due to maintenance, outages, account restrictions, fraud or security review, legal requirements, or third-party provider issues.

## 10. Third-Party Service Considerations

Certain services connected to the Baldivicio experience, including some fiat-to-digital-asset or digital-asset-to-fiat functions, may involve third-party providers such as Banxa.

Communications relating to those services may depend in part on third-party processes, systems, timelines, or legal requirements. Baldivicio does not guarantee that third-party communications, approvals, or processing events will occur within any particular timeframe.

## 11. Updates to This Agreement

Baldivicio may update this Agreement from time to time to reflect changes in law, service design, operational processes, communication methods, or third-party arrangements.

If material changes are made, Baldivicio may provide notice through the mobile application, by email, or through other appropriate electronic means.

## 12. Final Acknowledgment

By agreeing to this Agreement or by using Baldivicio where electronic consent is required, you acknowledge and understand that:

- Baldivicio provides many communications electronically through its mobile application and related electronic channels;
- Baldivicio currently supports USDC-only activity on Ethereum Mainnet through a custodial model;
- some service-related communications may depend in part on third-party providers, including Banxa, where applicable;
- withdrawing consent to electronic communications may affect your ability to use Baldivicio; and
- electronic records and electronic signatures may be legally valid and enforceable to the extent permitted by applicable law.

If you do not agree to receive covered communications electronically, you should not proceed with account opening or continued use of the service where such consent is required.