

MDG Computers Canada Inc.
CONSENT TO ELECTRONIC TRANSACTIONS AND DISCLOSURES
("Consent Statement")

Because MDG Computers Canada Inc. ("MDG") operates only on the Internet, it is necessary for you to consent to transact business with us online and electronically. As part of your Revolving Credit Agreement with MDG Computers Canada Inc., we must provide a number of agreements and disclosures to you. You have the right to receive certain legal disclosures, notices, communications and other items listed below (together, the "Covered Items") in paper form by mail. However, we would instead provide these Covered Items to you electronically if you give us your Consent to do so, provide us an email address and satisfy the System Requirements below. When we provide you these Covered Items electronically, we will do so by sending them to you at the email address you have provided to us.

For purposes of this Consent Statement, the Covered Items include, at minimum, the following categories of disclosures, notices and communications:

- A copy of your Revolving Credit Agreement, Security Agreement, and Disclosure Statement
- Copies of your authorizations for automatic payments on your revolving credit account with us (your "Account")
- Periodic statements for your Account
- Initial and annual Privacy Notices
- Billing inquiry communications
- Account cancellation notices
- Suspension of charge privileges
- Payment due notices
- Payment inquiry communications
- Notices of changes in terms to your Revolving Credit Agreement

System Requirements

To access and retain the Covered Items, you must have a working e-mail address and a computer:

- working Internet access,
- a Web browser that supports 128-bit encryption (such as Chrome®, Firefox®, Internet Explorer®, or Safari®),
- 16 MB of available memory (32 MB of RAM recommended) and
- a program that can view, save and print PDF files (such as Adobe® Reader® 4.0 or higher).

To demonstrate you can access Covered Items in a PDF format, [click here](#) for a test document. If you are unable to view the test document you need to install the necessary Adobe® Reader® software. You can download Adobe® Reader® by [clicking here](#) (clicking will open another browser window and take you to Adobe's website). By providing us your Consent, you confirm you have successfully accessed the test document.

Consent

Your consent to receive disclosures and transact business electronically, and our agreement to do so, applies to any transaction to which such disclosures relate. By agreeing to this Consent Statement, you give us your consent to electronically provide you the Covered Items for your Account and you certify you:

- (1) meet our System Requirements,
- (2) have successfully accessed the test document, and
- (3) will provide and maintain a valid email address to receive the Covered Items electronically (collectively, your "Consent").

You understand that by giving us your Consent, you may no longer receive such Covered Items in paper form and you accept any consequence of not reviewing the Covered Items in a timely manner. Your

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Consent will remain in effect for your Account for so long as you are a user and, if no longer a user, until such time as all disclosures relevant to transaction that occurred while you were a user have been made, or you provide a Withdrawal of Consent of the Account is closed by you or us.

Withdrawal of Consent

You may withdraw your Consent to electronic disclosures at any time by calling us at 1-800-906-0976. Or by accessing your Account online at www.mdg.ca/online. Withdrawing your Consent will not affect the enforceability of any Covered Items already provided or your obligation to make payments. However, if you withdraw your Consent, we may close your Account.

Modification of Consent Terms

We reserve the right to modify these terms and conditions at our discretion. We will provide you with notice of such modification(s) electronically at the email address you have provided to us. If you do not agree to these terms as modified, you must notify us of your Withdrawal of Consent before its effective date.

Your Email Address

The email address you provide to us to send you Covered Items must be your email address. If you change your email address, you agree to notify us online at finance@mdg.ca.

Paper Copies

You can request paper copies of Covered Items through your online account, or by calling us at 1-800-906-0976. We retain copies of these Covered Items for the time periods required by law and will provide you with copies of these upon request within those time periods. We do not necessarily retain copies for longer than is required by law. Save or print copies of Covered Items to ensure you have them when needed. We also reserve the right to provide Covered Items in paper form at all times at our discretion even if you have given us Consent to provide them electronically.