

## *Important Account Information*

INTEREST RATES AND INTEREST CHARGES	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>19.24% to 29.99%</b> depending on your creditworthiness.  This APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 22 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$2.00
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

FEES	
<b>Annual Fee</b>	<b>None</b>
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$37</b>
• Returned Payment	Up to <b>\$37</b>

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).” See the account agreement for more details.

**Billing Rights.** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Annual Percentage Rate (APR) for Purchases:** The APR for Purchases is a variable APR determined by adding a margin of 14.24 to 25.24 percentage points to the Prime Rate Index. The daily periodic rate is 0.05271 – 0.08216 percentage points.

Rev. 06152018

---

# Consent to Electronic Documents

---

As part of our relationship with you, WebBank and Dell Financial Services L.L.C. (“DFS”), as servicer of the Dell Preferred Account program offered by WebBank (referred to as “we” and “us”) may send Dell Preferred Account holders various types of communications electronically, including but not limited to: credit application, application disclosures, privacy statements, important terms of your credit account and disclosure statement, summary of terms, initial disclosure statements, and promotional offer details. You may also receive notices of credit decisions, change in terms notices, notices of increase or decrease in credit lines, account updates, and other information (referred to as “Communications”). **In order to apply for a Dell Preferred Account online, you must consent to receive account opening disclosures and important documents electronically that we provide in connection with your account. Please read the terms of this consent below.** Once you have a Dell Preferred Account, you can also choose to receive account statements electronically, by logging into your account at <https://dfs.dell.com/Pages/DFSHomePage.aspx>.

**1. Consent to electronic records and signatures.** Please read the following consent carefully before submitting your application or otherwise using your account. By electing to receive Communications electronically, you agree to be bound by and comply with the terms set forth in this consent. If you do not agree to comply with these terms, you may not apply for a Dell Preferred Account online. After you have read the terms, please provide your consent by clicking the applicable checkbox.

**2. Scope of consent.** By electing to receive Communications electronically, you are consenting to receive from us any Communications or disclosures related to your account by electronic means.

**3. Withdrawal of consent.** Following account opening, you may withdraw your consent to receive electronic Communications at any time. To withdraw your consent, please email [us\\_dfs\\_ec\\_withdraw@dell.com](mailto:us_dfs_ec_withdraw@dell.com). Withdrawing your consent will not affect the validity of any disclosures already provided. Any withdrawal of your consent to receive electronic Communications will be effective within 30 days of our receipt of your request. Please note withdrawing your consent will not cancel electronic delivery of monthly billing statements.

**4. Option to receive a paper copy.** You can contact us at 1-800-283-2210 to request paper copies of any Communications that were previously provided electronically. Your request may be subject to a fee, unless otherwise prohibited by law. Please see your account agreement for additional detail.

**5. Hardware and software requirements.** To access the Communications subject to this consent, you will need an active email address as well as a web browser that meets the security requirements of our site, specifically the latest two versions of Microsoft Internet Explorer or the latest version of Firefox and/or Google Chrome. For the latest versions, please visit [www.mozilla.com](http://www.mozilla.com); [www.google.com/chrome](http://www.google.com/chrome); or [www.microsoft.com/windows/internet-explorer](http://www.microsoft.com/windows/internet-explorer). You will also need software on your computer or an application (“app”) on your mobile device or tablet that enables you to view and retain files in Portable Document Format (PDF), such as Adobe Acrobat Reader, which is a free download from [www.adobe.com](http://www.adobe.com). To retain a copy of any Communication, you will need a printer or sufficient electronic storage capacity on your computer, mobile device, tablet, or other data storage device.

You should check the software requirements frequently for updates. From time to time, we may offer services or features that require that your web browser be updated or reconfigured.

**6. Updating contact information.** You are responsible for maintaining an email address that is active and can receive email from DFS. If your email address or other contact information changes, please update it promptly at [www.dellfinancialservices.com](http://www.dellfinancialservices.com) or call us at 1-800-283-2210.

**7. Other important terms and conditions.** You agree that we will not be liable for any delays or failures in performance or for any interruptions arising from any cause or circumstance beyond our reasonable control. You will not send any computer viruses or other messages that could damage our systems.

You further agree that you may not assign or transfer this consent and that any attempt to assign or transfer this consent by you shall be null and void. This consent shall be construed according to federal law, including the Electronic Signatures in Global and National Commerce Act and, to the extent state law applies, the law of Utah. We reserve the right to send paper disclosures in lieu of electronic Communications. We also reserve the right to change any terms described in this consent.

Rev. 10022017