IMPORTANT INFORMATION REGARDING ELECTRONIC COMMUNICATION

READ THIS NOTICE CAREFULLY AND KEEP A COPY FOR YOUR RECORDS

Prior to applying for a(n) Blue Nile Credit Card Account, Comenity Capital Bank requests your consent to provide you important information electronically and your acknowledgment that you have the necessary device and software to receive our Communications. You understand and agree that Comenity Capital Bank may provide any Communications in electronic form, to the extent allowed by law, rather than send

You understand and agree that Comenity Capital Bank may provide any Communications in electronic form, to the extent allowed by law, rather than send any paper Communications to you.

- Communications include, but are not limited to, periodic billing notices, legal and regulatory disclosures including the Credit Card Agreement, Privacy policies and notices, error resolution notices, responses to claims filed in connection with your account, updates to these and other terms, as well as all other communications about your Blue Nile Credit Card Account.
- You agree to keep us updated at all times with your current contact information. If your contact information has changed please update it in Account Center or contact us at 1-877-258-6953 (TDD/TTY: 1-888-819-1918).
- At your request, we will provide you with paper copies of these or any other Communications.
- You have the right to withdraw your consent to receive electronic statements and Communications without a fee anytime by:
- Signing into Account Center and changing your settings at: My Profile > Account > Paperless Billing; or
- Writing us at: Comenity Bank PO Box 182273 Columbus, OH 43218-2273; or
- Calling us at: 1-877-258-6953 (TDD/TTY: 1-888-819-1918).
- We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.
- In order to receive electronic communications and to obtain the best view of these communications you will need access to the Internet, have a
 web browser which supports HTML, SSL-encryption, JavaScript, CSS, the capability to download and print these disclosures, and Adobe Reader to
 view PDF files. You may download it for free at https://get.adobe.com/reader/. Visit the Gommon Security Questions page for supported web
 browser information. By selecting the "Submit" button, you confirm that your system meets these requirements and that you have the capability to
 access and download or print electronic disclosures.
- If you are browsing this site for informational purposes, you waive any liability for any damages you may incur for relying on the information contained in this site.
- We recommend that you retain a copy of these disclosures for your records.

By "checking" the box and selecting submit, you agree to Paperless Billing and Communications and confirm that your system meets the above requirements giving you the ability to access, download or print communication which includes billing statements sent to you electronically. Review our *Financial Privacy Policy* and *Online and California Privacy Policy* for more information. California Residents: Visit this page to request that we *Do Not Sell My Personal Information*.