

Terms and Conditions for Paperless Statements

Please read the following Terms and Conditions carefully before accessing your account(s). By signing up with Dell Financial Services electronic statements, you agree to be bound by and comply with the Terms and Conditions governing access to your account(s). If you do not agree to comply with these Terms and Conditions, you may not request access to your account via DFS electronic statements. After you have read the Terms and Conditions below, please click the "Agree" button at the bottom of the page to consent to view your periodic billing statements electronically.

- You understand that you must be a DFS customer and have a currently active account.
- By electing to receive your Statement of Account online, you are consenting to receive from us by electronic means, billing statement notices and your billing statement(s) for the account(s) you have specified. You will receive your billing statement(s) from us in this manner, unless you withdraw your consent. You may withdraw your consent to receive electronic billing statements at any time. To withdraw your consent, log into your profile at www.dellfinancialservices.com and select preferences. From the preferences page, you can change your statement mailing options on an account-by-account basis.
- You agree that the password you use to access an account through DFS electronic statements will be kept confidential. If you forget your password, you may reset your password online. You understand that you have sole responsibility for the security of your password. You are solely responsible for notifying us of the loss or theft of a password. DFS will not be liable for any actions, claims, costs, damages, or expenses arising from a lost or stolen password.
- You understand that by enrolling an account in DFS electronic statements, you enter into an agreement in which you view your periodic billing statements online for the account(s) you have enrolled. You agree to access only your statement.
- To obtain a paper copy of a monthly statement without changing your statement delivery preferences, log into your profile at www.dellfinancialservices.com to download and print a copy, or call 1-800-283-2210 to request a copy from one of our Customer Care Representatives..
- You agree that it is your responsibility to pay your statement every month. You understand that any late payment reminder notices may be sent through the U.S. mail.

- 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.

To access the information 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, such as Netscape Communicator/Navigator 4.06 (or higher) or Microsoft Internet Explorer 4.0 (or higher). Please consult the Web site for Netscape or Microsoft to identify the operating system and hardware requirements for the appropriate browser. You will also need Adobe Acrobat Reader, which is a free download from www.adobe.com. The email system you use must be configured to accept HTML script. To retain a copy of any billing statement, you will need a printer or a storage device, such as a hard drive or floppy disk drive attached to your computer.

- You are responsible for maintaining an email address that is active and can receive email from DFS for the purpose of receiving your statement electronically. DFS will send your periodic billing statement notice to the email address on record. If your email address does change, please update it at www.dellfinancialservices.com or call us at 1-800-283-2210.
- Please print these Terms and Conditions or save these Terms and Conditions to your PC's hard drive.

You further agree that this Agreement shall not be assigned or transferred and that any attempt to assign or transfer this Agreement shall be null and void. This Agreement shall be construed according to federal law, including the Electric Signatures in Global and National Commerce Act, as well as the laws of the state of Utah. We reserve the right to terminate access to any account(s) enrolled in DFS electronic statement at any time. We also reserve the right to change any terms described in this DFS electronic statement Terms and Conditions.