

Electronic Communication Consent

Hejaz Pay Pty Ltd AFSL 481914

1. Purpose of This Consent

By agreeing to this Electronic Communication Consent, you consent to Hejaz Pay Pty Ltd ("Hejaz Pay", "we", "us", "our") providing you with documents, notices, disclosures, statements, agreements, and other communications in electronic form instead of paper form, to the extent permitted by law.

This includes all communications relating to your account(s), services, applications, transactions, or any product you hold with us.

2. Forms of Electronic Communication

You consent to receive communications via one or more of the following methods:

- Email sent to the email address you have provided to us;
- Notifications via our website or secure online portal;
- In-app notifications if using a Hejaz Pay mobile application;
- Any other electronic method permitted by law.

Where applicable, we may notify you by email that a document is available for viewing online.

3. Your Responsibilities

By providing this consent, you acknowledge and agree that:

- You must **maintain a current and valid email address** and notify us of any changes;
- You are responsible for checking your email regularly for communications from us;
- You must ensure that emails from Hejaz Pay are not blocked by spam filters or firewalls;
- You have the necessary hardware, software, and internet access to receive, view, download, save, or print electronic communications.

4. Provision of Paper Copies

Even if you provide consent for electronic communications, we may still issue paper documents at our discretion or where required by law. You may also request a paper copy of any document we have provided electronically.

5. Withdrawing Your Consent

You may withdraw this consent at any time by:

- Emailing us at ausupport@halalmoney.com, or
- Providing written notice to Hejaz Pay Pty Ltd, or
- Updating your communication preferences in the relevant online portal or mobile app.

If you withdraw your consent, we will provide future communications in another form as required or permitted by applicable law. Withdrawal of consent will not affect the validity of any electronic communications already provided.

6. Legal Effect of Electronic Delivery

Electronic documents provided under this consent will be deemed to have been received:

- When the email is successfully transmitted to your email server; or
- When the communication is made available to you via our website/portal and we have notified you.

Electronic communications delivered under this consent will carry the same legal effect as paper documents.

7. Acceptance

By signing below (or by electronically acknowledging this consent through an application, form, or digital acceptance mechanism), you confirm that:

- You have read and understand this consent;
- You agree to receive communications electronically from Hejaz Pay Pty Ltd;
- You understand the obligations and responsibilities associated with this consent.