

Consent to Electronic Record

E-SIGN, the Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001, *et seq.*), requires that you consent to entering into an electronic agreement with Cosway USA Inc. (hereinafter referred to as "eCosway") before an online version of the eCosway Independent Business Owner Agreement is entered into.

Should you enter into an online Independent Business Owner Agreement ("the Agreement"), you will not be required to submit a paper application. The entire agreement between you and eCosway will be evidenced by an electronic record. To enter into the Agreement, you must additionally electronically acknowledge that you agree to the Agreement Terms and Conditions, the eCosway Policies and Procedures and the eCosway Profit Plan.

The most current version of the Independent Business Owner Terms and Conditions, the eCosway Policies and Procedures and the eCosway Profit Plan are always available at eCosway's official web site for viewing, printing and downloading.