

Electronic Communications and Signature Consent

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This Electronic Communications and Signature Consent (**Consent**) applies between you and Rebound Credit Inc. (**Rebound**). It lets Rebound use electronic records, delivery, and signatures for your application, Service, restricted-purpose credit account, and related communications.

This Consent is separate from the Terms of Use, Privacy Policy, credit agreement, Equifax furnishing consent, scheduled card authorization, renewal/cancellation/refund terms, and optional marketing choice. Agreeing to electronic delivery does not accept any of those documents for you.

1. Your choice

By selecting the unchecked consent control and continuing, you confirm that:

- you have reviewed this Consent;
- you can access, download, save, and print or otherwise retain electronic records in the formats described below;
- the email address and Canadian mobile number you provided are contact methods you control;
- you agree to use electronic records and signatures for the covered documents; and
- you understand how to request a paper copy or withdraw this Consent.

You are not considered to have consented merely because you viewed a page or received an email. Rebound records an acceptance event only after your explicit action.

2. Records covered

This Consent covers electronic presentation, signature, delivery, and retention of records relating to:

- login creation, email confirmation, phone-possession checks, password recovery, security, and fraud prevention;
- applications, eligibility results, correction requests, offers, and review confirmations;
- Terms of Use, Privacy Policy, this Consent, product summaries, account-opening and cost-of-borrowing disclosures, credit agreements, provincial supplements, Equifax furnishing consents, scheduled card authorizations, renewal/cancellation/refund terms, and later accepted amendments;
- confirmations, receipts, installment schedules, payment notices, statements, dispute responses, collection notices, refund and chargeback records, furnishing notices, corrections, cancellation, and closure;
- required tax, legal, regulatory, privacy, accessibility, and customer-support communications; and
- evidence showing what version was presented, accepted, signed, and delivered.

Optional marketing is not authorized by this Consent.

3. How Rebound delivers records

Rebound may provide covered records through the secure web application, an in-app document centre, email, or a durable downloadable file. We may send a notice to your designated email directing you to a secure record. Sensitive account information will not be put into an unprotected message where a secure link or authenticated page is appropriate.

Before an acceptance, Rebound will make the complete applicable document available for review and retention and provide a reasonable opportunity to correct submitted information. After acceptance, Rebound will make the exact accepted version or personalized artifact available in a retainable form and record delivery evidence. A delivery or page-view record is not itself acceptance.

4. Electronic signatures

An electronic action intended as a signature—including checking an identified box and selecting the related acceptance button—has the same effect as a handwritten signature to the extent permitted by law. Rebound binds the action to the document version and hash, presented locale, flow version, date and time, configured evidence, and authenticated application or account.

Separate documents and authorizations use separate controls. A signature on one document does not sign another. An accepted artifact is not edited later; a correction or material change creates a new version or superseding artifact and, where required, a new acceptance.

5. Technical requirements

To receive and retain records electronically, you need:

- a current, supported web browser with JavaScript, cookies, and TLS-enabled internet access;
- a device capable of displaying accessible HTML and PDF files;
- a current PDF reader or browser PDF capability;
- enough device or cloud storage to save records;
- a printer if you want paper copies; and
- an active email address you control.

Rebound targets WCAG 2.2 AA and provides accessible HTML. If a PDF or another format is not usable for you, contact support for a reasonable accessible alternative at no additional charge.

If the technical requirements materially change in a way that creates a material risk you cannot access covered records, Rebound will provide notice and obtain renewed consent where law requires.

6. Keeping contact information current

You must keep your email, mobile number, and address current. Update available fields through the authenticated app or contact support@reboundcredit.ca. A material name, birthdate, address, or province correction follows a controlled workflow and may require review or new personalized documents. Support does not silently rewrite historical accepted evidence.

An email bounce or inaccessible account does not waive a document or notice Rebound must provide. Contact support promptly if you cannot access a record.

7. Paper copies and accessible formats

You may download and print electronic records without charge. You may request a paper copy or another accessible format by contacting support@reboundcredit.ca or writing to the address below. Rebound charges CA\$0 for a reasonable paper or accessibility request under this Consent. We may ask for a current mailing address and reasonable authentication before sending sensitive documents.

8. Withdrawing this Consent

You may withdraw this Consent prospectively through the authenticated app, by emailing support@reboundcredit.ca, or by writing to the address below. Withdrawal takes effect after Rebound has a reasonable time to process it and any shorter period required by law.

Withdrawal does not:

- invalidate an electronic signature or delivery completed before the effective time;
- cancel the Service, revoke card authorization, close the credit account, erase an outstanding balance, or withdraw Equifax furnishing consent; or
- require Rebound to delete records it must or may lawfully preserve.

If Rebound cannot lawfully or reasonably continue a digital-only feature after withdrawal, we will explain the consequence before it takes effect and provide paper or another method where required by law. Rebound will not charge an account or credit fee because you withdraw.

9. Changes and duration

This Consent remains effective until withdrawn or until Rebound confirms it no longer applies. Rebound may make non-material format or contact updates prospectively. A material change requires the notice and renewed consent required by law. Historical versions and acceptance evidence remain available.

10. Contact

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