



SCREEN COPY AND CONSENT

Electronic Signature and Communications Consent

The first screen before any electronic signing: consent to e-signatures and to receiving documents electronically.

Issued by	Flumen Pay LLC, trading as Lydiam Group
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Applies to	Every applicant and client, and each person who signs for them; shown before any e-signing (application and Portal)

Build note (remove from the screen): this consent is the first screen before any electronic signing, in the application and in the Portal. It is shown in full; the person must tick both boxes and pass the access test before signing anything. Log the date and time (UTC), IP address, device and browser details, the email address used and the version of this consent, and email the person a PDF copy at once. Notify any change to this consent by email and a Portal banner.

Before you sign: consent to electronic signatures and communications

Flumen Pay LLC, trading as Lydiam Group ("Lydiam", "we" or "us"), provides its services and documents electronically. Please read this consent before you sign anything. You can print or save a copy now; we also email one to you.

1. What you are agreeing to

- 1.1 By giving this consent, you agree, for yourself and for any client you are signing for:
 - (a) to sign electronically your application and declarations, your Client Agreement and its schedules, and any other document we ask you to sign during our relationship; and
 - (b) to receive electronically, instead of on paper, every document and communication we provide in connection with our services, including: your Client Agreement, schedules and Rate Cards; disclosures, including the Product Risk Disclosure Statement; notices of changes to terms, prices or services; Transaction Confirmations, payment advices and statements; tax forms and notices; privacy notices; and any other notice or record the law requires us to give you in writing.
- 1.2 This consent covers the whole of our relationship, not just this document, until you withdraw it.

2. How we deliver documents

- 2.1 We deliver documents in the Portal (portal.lydiamgroup.com) and by email to the address registered for you. When we post a document in the Portal, we email you to say it is there.
- 2.2 Documents are provided as PDF files or as pages you can view, save and print. A document is delivered when we send it to your registered email address, or when we post it in the Portal and email you about it.
- 2.3 If a law gives you the right to receive a particular notice in another way, you keep that right.

3. Paper copies

- 3.1 You may ask for a paper copy, or a further PDF copy, of any document we have given you electronically, at any time, free of charge. Ask through the Portal or by email to the client service address shown in the Portal. Asking for a copy does not withdraw your consent.

4. Withdrawing your consent

- 4.1 You may withdraw this consent at any time, free of charge, through the Portal or by email to the client service address shown in the Portal. Withdrawal takes effect once we have had a reasonable time to act on it.
- 4.2 Our services are provided online, so if you withdraw consent we may not be able to continue them. In that case we may end your Client Agreement on notice, free of charge, and return your Balance to your own verified account. Withdrawal does not affect the validity of any signature given, or document delivered, before it takes effect.

5. Keeping your details up to date

- 5.1 Keep your email address up to date in the Portal, or tell us of any change at once. Documents sent to the last email address you gave us are treated as delivered.

6. What you need

6.1 To access and keep our documents you need:

- (a) a computer, tablet or smartphone with an internet connection;
- (b) a current version of Chrome, Edge, Safari or Firefox, with cookies needed for the Portal's security enabled;
- (c) an email account that you can access and that accepts messages from lydiamgroup.com;
- (d) software that can open PDF files; and
- (e) enough storage to save documents, or a printer to print them; and, for the Portal, an authenticator app on a mobile device.

6.2 If we change these requirements in a way that creates a material risk that you will not be able to access or keep our documents, we will tell you the new requirements before the change and you may withdraw this consent free of charge.

7. Checking that you can open our documents

7.1 To show that you can open documents in the form we use, open the test document using the link on this screen and enter the code it shows.

8. What we record

8.1 When you give this consent and when you sign any document, we record the date and time (UTC), your IP address, device and browser information, the email address used and the version of the document. We email you a copy of this consent and of each document you sign. We keep these records for as long as the law requires.

9. Legal effect

9.1 Your electronic signature has the same effect as a handwritten signature. Electronic signatures and records are recognised by, among others, the US Electronic Signatures in Global and National Commerce Act and the Uniform Electronic Transactions Act as adopted in the US states, Canada's federal and provincial electronic commerce laws, the UK Electronic Communications Act 2000 and the EU eIDAS Regulation. You agree not to dispute a document or signature only because it is electronic.

10. Changes to this consent

10.1 We tell you of any change to this consent by email and by a banner in the Portal, before the change takes effect.

Your consent

☐ I have read this consent. I agree to sign documents electronically and to receive documents and communications from Lydiam electronically, for myself and for any client I am signing for.

☐ I have opened the test document. Code shown: [_____]

[\[I AGREE AND CONTINUE\]](#) [\[I DO NOT AGREE\]](#)

If you do not agree, we cannot complete your application online. You can contact us at the address shown on our website to discuss other options.