

Electronic Communications Policy and Consent

You agree and consent to receive electronically all communications, agreements, documents, notices and disclosures (collectively, "**Communications**") that we, Upstart Network, Inc., or Upstart Network Trust (collectively "**Upstart**"), provide in connection with your investor account, any security purchases you make, and the servicing and administration of any securities you purchase on www.upstart.com (the "**Website**"). Your consent gives Upstart permission to communicate with you electronically in regard to any activity on the Website, and is not specific to any transaction.

Communications include, as applicable:

- communications about your investor account including payments in and out of your investor account, security purchases, and other communications from us or the indenture trustee;
- terms and conditions and policies you agree to, including updates to these agreements or policies;
- initial or periodic disclosures;
- payment receipts;
- notices of default;
- federal and state tax statements we are required to make available to you; and
- any other information relating to your payments to us.

Upstart will provide these Communications to you by posting them on the Website after you log-in, and/or by emailing them to you at your registered email address. It is your responsibility to keep your registered email address up to date so that we can communicate with you electronically. You have the right to request paper copies of any communication. Paper copies can be requested by calling (650) 204-1000 during our operating hours 9:00 AM PST to 5:00 PM PST, each Monday through Friday that are business days.

In order to access and retain electronic Communications, you will need: a computer with an Internet connection; a current web browser that includes 128-bit encryption and with cookies enabled (e.g. Internet Explorer version 11.0 and above, Firefox version 52.0 and above, Chrome version 55.0 and above, or Safari 9.1 and above); a valid email address; and sufficient storage space to save past Communications or an installed printer to print them. You confirm that you have access to the necessary equipment and software to receive and save/print our Communications to you.

You may withdraw your consent to receive Communications electronically by emailing Upstart at support@upstart.com; by calling us at (650) 204-1000 during our operating hours 9:00 AM PST to 5:00 PM PST, each Monday through Friday that are business days; or by writing to Upstart via regular mail at Upstart Network, Inc., P.O. Box 1503, San Carlos, CA 94070. If you withdraw your consent to receive Communications electronically, Upstart reserves the right to charge you additional fees for paper copies - up to \$10.

You acknowledge that Upstart may amend this policy at any time by posting a revised version on the Website. If Upstart makes a material change to this policy it will also send a notice to your registered email address.