



Discover it® Business Card Application

Please Review and Accept Terms and Conditions

Step 1: Paperless Disclosure

In order to apply for the Discover it® Business Card, you must consent to the electronic delivery of disclosures. You will receive your application decision electronically and, if approved, receive future disclosures and other important information about your Discover it® Business Card Account electronically instead of paper.

Please note that you are not signing up to receive statements electronically.

Please read the following important information about receiving disclosures electronically.

You agree that we may provide you with your application decision and, if approved, any other disclosures, notices or other information legally required in connection with your Discover it® Business Card Account (collectively "disclosures") electronically rather than in paper form. These disclosures include, but are not limited to, our privacy policy, change of terms notices, and amendments or addenda to the Cardmember Agreement, or to the terms of any benefits, products, or services offered in connection with your Account. You have the right to receive these disclosures in paper form, and may at any time withdraw your consent to receive them electronically. There will be no fees or penalties for withdrawal of your consent. Please note that if you do not agree to receive disclosures electronically, you will not be able to apply for a Discover it® Business Card. You can withdraw your consent for future disclosures, update your e-mail address or request a paper copy of a disclosure by calling 1-888-DISCOVER (1-888-347-2683). There is no fee for paper copies of disclosures.

These disclosures will be delivered to you as a message at your Secure Message Center, posted on our website, or delivered through our Discover Mobile App.

When we deliver a disclosure at the Secure Message Center or post it on our website, we send you an e-mail notification at your e-mail address on file with us notifying you of a new message. If you use a spam filter, which blocks or re-routes e-mails from senders not listed in your e-mail address book, you must add "service@email.discover.com" to your e-mail address book. In addition, to ensure that you are able to receive notifications about new messages, you must keep your e-mail address current via the "My Profile" section on Discover.com. You can access the Secure Message Center or our website by clicking on the link in the e-mail notification or by logging in to your account at discover.com. If you are unable to access the disclosure, please call us at 1-888-DISCOVER (1-888-347-2683).

Each message on your Secure Message Center will be accessible for 120 days from delivery before it is deleted. After a message is opened by you, it will be accessible for 30 days before being deleted. You will have the ability to print out your messages.

To ensure you receive the necessary messages and disclosures, you must have a valid Internet e-mail address, Internet access and access to a printer. You must also have one of the following hardware/browser combinations, with cookies enabled and the following software:

Target Browsers Supported

Microsoft® Windows®

- Internet Explorer 11.0 and above
- Mozilla Firefox 30.0 and above
- Google Chrome 30.0 and above
- Safari 7.0 and above
- Google Chrome Mobile 30.0 and above
- Safari Mobile 5.0 and above

Macintosh®

- Safari 7.0 and above
- Google Chrome Mobile 30.0 and above
- Safari Mobile 5.0 and above

Software

- Adobe Reader 8.0 and above
- JavaScript 1.0 and above

In order to receive disclosures through our Discover Mobile App, you must download the App to a supported smartphone or other device.

We reserve the right to terminate this service, change terms of your use of this service or send disclosures in paper form at any time. We will provide you with notice of any such termination or change as required by law.

By clicking the "Yes, I accept" checkbox below, you certify that you consent to receive disclosures electronically and have the ability to do so.

Yes, I have read and agree to the above terms and conditions and wish to receive disclosures electronically.