
From: PayPal <paypal@mail.paypal.com>
Sent: Tuesday, September 6, 2016 2:53 PM
To: jeevacation@gmail.com
Subject: We've updated our User Agreement and PayPal Debit Card Agreements

[REDACTED], PayPal policy updates now available. View online <<https://epl.paypal-communication.com/H/2/v200000156ffbc3d58e487ef4bbe5cfc0/HTML>>

PayPal's Redesigned User Agreement

Hi [REDACTED],

We're writing to let you know that we are updating our U.S. User Agreement and PayPal Debit Card Agreements. We are making these updates to clarify our terms and make these agreements easier to read and navigate.

What you will see in the updated User Agreement

We are unveiling an entirely redesigned User Agreement for our U.S. customers. We've worked to make this new User Agreement a more user-friendly experience with content that makes it easier for you to understand your rights and obligations when it comes to using PayPal's products and services.

Here's what we've done:

We've redesigned the User Agreement to simplify its format, with new color-coded headings so you can more easily find the information most relevant to your account.

We've revised and reorganized the content of the User Agreement to be easier to follow and to include information where you'd intuitively look for it. We are not changing the meaning of what we say, only how we say and show it. The changes fall broadly into three categories:

- We added additional detail on a number of topics including: opening and closing an account, withdrawing money, and managing money in multiple currencies
- We reworded content in a more understandable and customer-friendly way
- We removed some content that isn't essential and relocated other content to separate pages on our site

What you will see in the updated PayPal Debit Card Agreements

We've revised the Debit Card Agreements for both our PayPal Consumer Debit Mastercard® and our PayPal Business Debit Mastercard® to make them easier to understand by removing references between the User Agreement and the Debit Card Agreements.

Annual Error Resolution Notice

Below is a copy of our Annual Error Resolution Notice to provide helpful information if you have a billing error or unauthorized transaction on your PayPal account. Remember that you can check out our Error Resolution Notice at any time by accessing our PayPal User Agreement <<https://epl.paypal-communication.com/T/v200000156ffbc3d58e487ef4bbe5cfc0/0ee5b23ca92149070000021ef3a0cc2>> .

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You can read the entire U.S. User Agreement, the PayPal Consumer Debit Mastercard® Agreement and the PayPal Business Debit Mastercard® Agreement on our Policy Update page <[https://epl.paypal-](https://epl.paypal-communication.com/T/v200000156ffbc3d58e487ef4bbe5cfc0/0ee5b23ca92149070000021ef3a0cc2)

communication.com/T/v200=00156ffbc3d58e487ef4bbe5cfc0/0ee5b23ca92149070000021ef3a0bcc3> . These updates will take effect on October 19, 2016. If you do not agree to the new User Agreement or the Debit Card Agreements, you may close your PayPal account or cancel your PayPal Debit Card before October 19, 2016.

Thank you for being a PayPal customer.

Sincerely,
PayPal

<<https://pp.images.harmony.epsilon.com/NorthAmerica/NA/2016/August/01204224/divider.png>>

Annual Error Resolution Notice

In case of errors or questions about your electronic transfers, please call us at [REDACTED] or write us at PayPal, Attn: Error Resolution Department, P.O. Box 45950, Omaha, NE 68145-0950 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

<https://pp.images.harmony.epsilon.com/NorthAmerica/NA/2016/August/01204224/bottom_left.jpg>

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