

# Rules for Membership in Auto Credit Deals Affinity Program

Last Updated: November 20, 2021.

PLEASE CAREFULLY READ THESE RULES FOR MEMBERSHIP IN THE AUTO CREDIT DEALS AFFINITY PROGRAM. IF YOU DO NOT AGREE TO THESE RULES, THEN YOU MAY NOT BE A MEMBER IN THE AUTO CREDIT DEALS AFFINITY PROGRAM.

## 1. Agreement

The Affinity Program is a Service that is governed by the Auto Credit Deals ("ACD") General Terms of Service (available on the Legal Agreements page) and by these Rules (which are "Additional Terms and Conditions" referenced in the General Terms of Service). By participating as a member in the Affinity Program, you signify your unconditional acceptance and agreement, without limitation or qualification, to the most current version of the ACD General Terms of Service and these Rules. If you do not unconditionally agree to the ACD General Terms of Service and these Rules, then you may not be a member in the Affinity Program.

## 2. How to Become a Member

Membership in the Affinity Program is free of charge.

To be eligible for membership in the Affinity Program, you must be eligible to use ACD's services as set out in the ACD General Terms of Service (available on the Legal Agreements page).

You may apply for membership in the Affinity Program using the procedures made available for that purpose by ACD. In addition, your participation in certain ACD programs or promotions or use of certain ACD services may automatically register you as a member in the Affinity Program. Your membership in the Affinity Program is personal to you, and may not be shared with any other person or transferred or assigned to any other person.

## 3. Details of Program and Changes

Details of the Affinity Program, including various membership categories and the available benefits for each membership category, are set out on the ACD website at [www.autocreditdeals.ca/membership](http://www.autocreditdeals.ca/membership).

ACD in its discretion may change these Rules and the Affinity Program, including the membership benefits, at any time and from time to time, without any notice or liability to you, by posting details of the changes on the ACD website at [www.autocreditdeals.ca/membership](http://www.autocreditdeals.ca/membership) or the Legal Agreements page.

It is your responsibility to check the "Last Updated" date at the top of these Rules and review any changes to these Rules since the previous version. By continuing your membership in the Affinity Program after these Rules have been changed by ACD, you signify your unconditional acceptance and agreement to be bound by the changed Rules.

## 4. Cancellation of Membership

You may cancel your membership in the Affinity Program at any time by sending a cancellation request email to [member@autocreditdeals.ca](mailto:member@autocreditdeals.ca). Your cancellation request will be effective after the confirmed request is processed by ACD. Canceling your membership does not cancel your auto loan application.

ACD in its discretion may suspend or cancel your membership in the Affinity Program at any time without notice or liability to you.

## 5. Termination of Program

ACD in its discretion may suspend or terminate the Affinity Program at any time without notice or liability to you.

## 6. Other Matters

For greater certainty, the "Disclaimers, Liability Exclusions and Indemnity" provisions of the ACD General Terms of Service (available on the Legal Agreements page) apply to your membership in the Affinity Program, and the "General Matters" provisions of the ACD General Terms of Service (available on the Legal Agreements page) apply to these Rules.

If you have any questions or comments regarding these Rules, please contact ACD's customer care at member@autocreditdeals.ca.

**IF YOU DO NOT ACCEPT AND AGREE TO THESE RULES, THEN YOU MAY NOT BE A MEMBER IN THE ACD AFFINITY PROGRAM.**