

Subscription Service Agreement & Pre-Authorized Debit (PAD) Authorization

Company: RENT REPORT INC. (o/a FREEDOM REPAIR SPECIALISTS)

Headquarters: 1001 1st St SE #247, Calgary, AB T2G 5G3 **Contact:** (866) 970-5842 | Info@freedomrepairspecialists.ca

1. THE SERVICE (Credit Education Subscription) Freedom Repair Specialists provides a digital-only subscription service for \$23.00 CAD per week. This is an **indefinite-term contract** that continues weekly until cancelled. This subscription grants immediate access to our educational E-books, letter templates, lender-matching tools, and weekly newsletters.

- **Disclaimer:** We are an educational service. We are not a credit bureau, lender, or debt settlement agency. We do not provide "credit repair" services as defined by the Consumer Protection Act.

2. PRE-AUTHORIZED DEBIT (PAD) AGREEMENT You authorize Freedom Repair Specialists to debit your account:

- **Nature of Service:** This is a Personal PAD Agreement.
- **Timing:** The first debit occurs on the first Thursday or Friday following signup. Subsequent debits occur every seven (7) days.
- **Waiver:** You waive the requirement for pre-notification of the amount and date of debits as long as the amount remains \$23.00 CAD per week.
- **Recourse Rights:** You have 90 days to report unauthorized debits. Visit www.payments.ca for more info.

3. CANCELLATION & REFUNDS

- **How to Cancel: Cancellation requires a thirty (30) day notice period.** Weekly charges will continue during this 30-day window, and you will maintain full access to all services until the final billing cycle is complete.
- **Effect:** Cancellation of the PAD stops future billing but does not cancel contracts for services already rendered.

4. CONSUMER DISCLOSURE (Internet Sales)

- **Contract Delivery:** A copy of this agreement will be emailed to you within 15 days.
- **Statutory Rights:** You may cancel this contract within 10 days of receiving your written copy. You may also cancel within 30 days if service does not begin within 30 days of the start date.

5. INSUFFICIENT FUNDS (NSF) If a debit is returned for insufficient funds, we reserve the right to re-attempt the debit per bank rules. We do not charge internal administrative fees for NSF items exceeding the \$10 federal cap.

6. MODIFICATIONS & LIABILITY

- **Modifications:** We reserve the right to modify this Agreement. For any change that increases your financial obligation or reduces our service quality, we will provide **30 days' advance notice** via the email on file. Your continued use of the services after the 30-day period constitutes acceptance of the new terms. You may cancel without penalty at any time during the notice period.
- **Maximum Liability Cap:** To the maximum extent permitted by law, our total liability for any claim is limited to the total fees paid by you during the six (6) month period preceding the claim.
- **Exclusion of Damages:** We are not liable for indirect or consequential damages, including inability to obtain credit.

Calgary, Alberta,

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