

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**

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1. THE SERVICE (CREDIT EDUCATION SUBSCRIPTION)

Freedom Repair Specialists provides a digital-only credit education subscription service for \$23.00 CAD per week. This is an indefinite-term subscription agreement that automatically renews every seven (7) days and continues until cancelled in accordance with this Agreement.

Your subscription provides immediate access to educational E-books, self-help collection communication templates, access to participating lender and credit card partner offers, educational resources, and weekly educational newsletters.

Disclaimer:

- We are an educational service.
- We are not a credit bureau, lender, credit card issuer, law firm, debt settlement company, or credit repair company.
- We do not provide "credit repair" services as defined by applicable consumer protection legislation.
- We do not provide legal advice, financial advice, debt settlement services, or credit score guarantees.
- Freedom Repair Specialists does not guarantee any specific credit score increase, credit outcome, loan approval, credit card approval, or financial result.
- Loan and credit card products are offered by third-party financial institutions and lenders. Approval, rates, terms, and eligibility requirements are determined solely by the provider and are not guaranteed.

Optional Credit Report Submission:

Subscribers may voluntarily provide a copy of their credit report for educational purposes. Any information or guidance provided regarding a subscriber's credit report is for educational purposes only and is intended to help subscribers better understand the

information contained within their report. Such information should not be considered legal advice, financial advice, credit repair services, or professional financial planning services.

2. PRE-AUTHORIZED DEBIT (PAD) AGREEMENT

You authorize Freedom Repair Specialists to debit your designated bank account for subscription fees.

- Nature of Service: This is a Personal PAD Agreement.
- Timing: The first debit occurs on the second Thursday or Friday following signup. Subsequent debits occur every seven (7) days.
- Amount: \$23.00 CAD per week plus applicable taxes.
- Waiver: You waive the requirement for advance notice of the amount and date of recurring debits provided the amount remains \$23.00 CAD per week plus applicable taxes.

Failed Payments

If a scheduled subscription payment is declined or returned due to insufficient funds, Freedom Repair Specialists may choose not to re-attempt the payment immediately. Instead, the next payment attempt may occur on the next regularly scheduled billing date.

- Recourse Rights: You have 90 days to report unauthorized debits. Visit www.payments.ca for additional information regarding your rights.

4. CANCELLATION & REFUNDS

How to Cancel:

Cancellation requires thirty (30) days' notice. Subscription charges will continue during the notice period and subscribers will maintain full access to all subscription services until the conclusion of the final billing cycle.

Effect of Cancellation:

Cancellation of PAD authorization will stop future subscription billing after the applicable notice period but does not affect obligations arising prior to cancellation.

5. CONSUMER DISCLOSURE (INTERNET SALES)

- Contract Delivery: A copy of this Agreement will be delivered electronically following enrollment.
- Statutory Rights: Subscribers retain any cancellation rights and remedies available under applicable consumer protection legislation.

6. INSUFFICIENT FUNDS (NSF)

If a scheduled subscription payment is declined or returned due to insufficient funds, Freedom Repair Specialists may choose not to re-attempt the payment immediately. Instead, the next payment attempt may occur on the next regularly scheduled billing date.

We do not charge internal administrative NSF fees exceeding any applicable legal limits.

7. MODIFICATIONS & LIABILITY

Modifications:

Freedom Repair Specialists reserves the right to modify this Agreement. For any modification that increases subscriber financial obligations or materially reduces service levels, at least thirty (30) days' advance notice will be provided using the email address on file.

Continued use of subscription services after the notice period constitutes acceptance of the modified terms.

Maximum Liability:

To the fullest extent permitted by law, Freedom Repair Specialists' total liability for any claim shall not exceed the total subscription fees paid by the subscriber during the six (6) months immediately preceding the claim.

Exclusion of Damages:

Freedom Repair Specialists shall not be liable for indirect, incidental, consequential, special, or punitive damages, including but not limited to inability to obtain credit, loan denials, credit card denials, loss of opportunity, or other financial outcomes.

CONTACT INFORMATION

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