

SUBSCRIPTION SERVICE AGREEMENT & PRE-AUTHORIZED DEBIT (PAD) AUTHORIZATION

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

Phone: +1(833) 970-5842

Email: info@freedomrepairspecialists.ca

Website: www.freedomrepairspecialists.ca

1. THE SERVICE (CREDIT EDUCATION SUBSCRIPTION)

Freedom Repair Specialists provides a digital-only credit education subscription service with access to offers from participating lenders and credit card providers through our affiliates. for **\$23.00 CAD per week**.

This is an **indefinite-term subscription** that automatically renews every seven (7) days until cancelled in accordance with this Agreement.

Your subscription provides access to:

- Digital educational eBooks
- Self-help collection communication templates
- Educational credit-building resources
- Access to participating loan lender and credit card partner offers
- Weekly educational newsletters
- Other educational content made available to subscribers

Disclaimer

Freedom Repair Specialists is an educational service.

We are **not**:

- a credit bureau;
- a lender;

- a credit card issuer;
- a law firm;
- a debt settlement company; or
- a 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 financial planning services.

Freedom Repair Specialists does not guarantee:

- any increase in your credit score;
- loan approval;
- credit card approval;
- financing approval; or
- any particular financial outcome.

Loan and credit card products are offered by independent third-party financial institutions. Approval, interest rates, eligibility and terms are determined solely by those providers.

Optional Credit Report Submission

Subscribers may voluntarily provide a copy of their credit report for educational purposes.

Any review, explanation, recommendations or educational guidance regarding a credit report is provided solely for educational purposes and does not constitute credit repair, legal advice, financial advice or professional financial planning.

2. PRE-AUTHORIZED DEBIT (PAD) AGREEMENT

By enrolling in this subscription, you authorize **Rent Report Inc. (o/a Freedom Repair Specialists)** to electronically debit your designated Canadian bank account for recurring subscription payments in accordance with this Agreement and the applicable rules governing Personal Pre-Authorized Debits (PADs).

Nature of PAD

This is a **Personal Pre-Authorized Debit (PAD)** Agreement.

Subscription Amount

\$23.00 CAD per week, plus applicable taxes.

Payment Schedule

Your first debit will occur on the second Thursday or Friday following enrollment.

Thereafter, your subscription will automatically renew every seven (7) days until cancelled.

Waiver of Advance Notice

By signing this Agreement, you authorize recurring weekly Pre-Authorized Debit payments of **\$23.00 CAD**.

Because the recurring amount and payment schedule remain the same, you agree that Freedom Repair Specialists is not required to provide advance notice before each recurring debit.

Bank Account Verification (Plaid)

Freedom Repair Specialists may use **Plaid Technologies Inc. ("Plaid")** to securely verify your bank account information and, where authorized by you, access available balance information.

By connecting your financial institution through Plaid, you:

- authorize Plaid to securely provide your bank account verification and available balance information to Freedom Repair Specialists;
- acknowledge that available balance information may be reviewed before a scheduled payment is submitted;
- understand that this process is intended to help reduce failed payment attempts;
- acknowledge that Plaid is used solely for account verification and balance information and **does not process or withdraw payments from your bank account**;
- acknowledge that recurring subscription payments are processed separately under the Pre-Authorized Debit authorization contained in this Agreement; and
- acknowledge that your use of Plaid is subject to Plaid's applicable Terms of Use and Privacy Policy.

Failed Payments

If a scheduled payment is declined, returned unpaid or otherwise fails, Freedom Repair Specialists may re-attempt collection of the outstanding payment **between seven (7) and fourteen (14) days** after the failed payment.

The timing of any re-attempt is determined at the discretion of Freedom Repair Specialists.

Recourse Rights

You have ninety (90) days from the date of a debit to report an unauthorized PAD.

For more information regarding your rights, visit www.payments.ca.

3. ELECTRONIC CONSENT

By enrolling online, you consent to:

- receive this Agreement electronically;
- receive notices electronically;
- electronically authorize recurring Pre-Authorized Debit payments;
- electronically authorize bank account verification through Plaid where applicable;
- and
- **By clicking the submission button on our online enrollment form, you acknowledge that your electronic consent and acceptance of this Agreement constitutes your electronic signature and has the same legal effect as a handwritten signature, to the extent permitted by applicable law.**

Electronic records shall satisfy any legal requirement that documents be provided in writing.

4. CANCELLATION & REFUNDS

How to Cancel

Cancellation requires **thirty (30) days' notice**.

Notice may be provided by contacting Freedom Repair Specialists using the contact information listed in this Agreement.

Subscription charges will continue during the thirty (30) day notice period, and subscribers will continue receiving access to all subscription services until the end of the final billing cycle.

Effect of Cancellation

Cancellation of your subscription will stop future recurring billing after the applicable notice period.

Cancellation of your PAD authorization does not affect payment obligations that arose before the effective cancellation date.

Refund Policy

Any Charges past 30 days will be refunded via e-transfer.

Subscription fees are **non-refundable**, except where required by applicable law.

5. INSUFFICIENT FUNDS (NSF)

If a scheduled subscription payment is returned unpaid because of insufficient funds (NSF), a closed account, or another payment failure, Freedom Repair Specialists may re-attempt the payment **between seven (7) and fourteen (14) days** after the failed payment.

Freedom Repair Specialists does not charge an internal NSF administration fee unless required or permitted by applicable law and disclosed to the subscriber.

Subscribers remain responsible for any NSF charges, overdraft fees or other charges imposed by their financial institution.

6. MODIFICATIONS

Freedom Repair Specialists reserves the right to modify this Agreement.

If any modification 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 the subscription after the notice period constitutes acceptance of the modified Agreement.

7. LIMITATION OF LIABILITY

To the fullest extent permitted by law, Freedom Repair Specialists' maximum liability arising from any claim relating to this Agreement shall not exceed the subscription fees paid by the subscriber during the six (6) months immediately preceding the claim.

Freedom Repair Specialists shall not be liable for indirect, incidental, consequential, special or punitive damages, including but not limited to:

- loan denials;
 - credit card denials;
 - financing denials;
 - inability to obtain credit;
 - lost opportunities;
 - lost income; or
 - other financial outcomes.
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8. CUSTOMER AUTHORIZATION

By enrolling in this subscription, you acknowledge and agree that:

- You are the authorized account holder or have authority to authorize debits from the designated bank account.
- You authorize recurring weekly Pre-Authorized Debit payments of **\$23.00 CAD plus applicable taxes** until cancelled in accordance with this Agreement.
- You authorize Freedom Repair Specialists to use Plaid to verify your bank account information and access available balance information where authorized by you.
- You understand that Plaid is **not** the payment processor and does **not** withdraw money from your bank account.
- You understand that recurring subscription payments are processed separately under your PAD authorization.
- You have read, understood and agree to this Subscription Service Agreement.

CONTACT INFORMATION

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