

CONSENT TO USE OF PERSONAL INFORMATION

TO: DirectFS and qualified dealers. (“**DirectFS**”)

AND TO: _____ (“**Dealer**”)

AND TO: Each finance source (each a “**Financier**”) to which Dealer sends through DirectFS’s internet-based loan origination application currently located at www.directfs.ca (the “**Portal**”), on my behalf, an application for a loan, lease or financing of an actual or proposed motor vehicle, recreational vehicle, motorcycle, or watercraft acquisition or other asset acquisition as determined by the parties;

AND TO: Each aftermarket provider (each a “**Provider**”) to which Dealer sends through the Portal, or independently through DirectFS’s internet-based network (the “**Aftermarket Network**”), on my behalf, an application for an aftermarket product offered by the Provider.

1. In this consent:

- (a) the words “I”, “me” and “my” refer to the undersigned Applicant and, if applicable, to each of the undersigned Co-Applicants, jointly and severally, and (b) the words “you” and “your” refers to each of, DirectFS, Dealer, Financier, Provider and their respective affiliates and successors and assigns, as well as their respective service providers involved in providing services related to a Transaction (the “**Service Providers**”).
- (b) “use” or “using” includes collecting, copying, storing, maintaining, updating, sharing, transferring, disclosing, and providing access to Personal Information (as defined below) in accordance with this Consent.
- (c) “Personal Information” means all identifying information about me, and includes, but may not be limited to: my name; address; telephone number; date of birth; social insurance number; driver’s licence number; mother’s maiden name; my employment history; income; information related to vehicle insurance policies, including but not limited to coverage and claim information; and information concerning my credit, including, information obtained through a credit reporting agency or credit investigation or from a credit bureau or financial institution or other person or entity, and all information provided by and relating to me in any credit application.
- (d) “Transaction” means any credit application, price quote, purchase, lease, financing application, and/or service of any motor vehicle, recreational vehicle, motorcycle, watercraft, or other asset by or for me, whether in my own name or on behalf of another person or entity, involving the Portal, Aftermarket Network, and/or all ancillary services provided through the Portal or the Aftermarket Network.

2. I certify that all information provided by me in any credit application or other documentation given in connection with a Transaction is true, accurate and complete in all respects.

3. I AUTHORIZE AND CONSENT TO THE USE BY YOU OF MY PERSONAL INFORMATION, FOR THE PURPOSE OF INITIATING, PROCESSING OR EXECUTING ANY TRANSACTION REQUESTED BY ME, AND ALL REASONABLE PURPOSES RELATED THERETO, including:

- (a) For legal, regulatory, audit, risk assessment, processing and security purposes (including fraud prevention);
- (b) For purposes permitted by Canadian law or required by Canadian or applicable foreign law;
- (c) To create aggregated and anonymous information that may be used for your business purposes;
- (d) To conduct credit and insurance investigations concerning me from time to time in connection with a Transaction;
- (e) To exchange my Personal Information with any credit reporting agency, credit bureau, automobile or other asset insurer or aggregator of information for such insurer and/or financier in connection with considering or proceeding with a Transaction;
- (f) For the purposes described in DirectFS’s privacy notice as updated from time to time (the “**Privacy Notice**”). The up-to-date version of the Privacy Notice is accessible at www.directfs.ca. I acknowledge that changes to the Privacy Notice may be made from time to time, and that it is my responsibility to review the Privacy Notice periodically in order to remain up-to-date with any such changes.

4. I acknowledge that, by sending an email to info@directfs.ca uses of my Personal Information, provided that I recognize that any such opt-out may prevent completion of the Transaction or of otherwise-provided services.

Applicant: _____ Date: _____

Co-Applicant: _____ Date: _____

Co-Applicant: _____ Date: _____