



By clicking on the "Submit My Application" button below you have read and agreed as follows:

I consent to receive the information, follow-up communications, and disclosures related to this credit application electronically.

My consent is limited to the information and disclosures related to this credit application only and none other.

I can withdraw my consent at any time prior to clicking the final Agree and Submit button in Step 2 above.

I understand that my credit application cannot be processed electronically if I withdraw my consent.

I understand that Lincoln Automotive Financial Services* may ask additional questions online about my credit application to help make a credit decision. I understand that answering these questions is optional.

I understand that I may only submit a credit application once a day. (Please note that each time you submit a credit application, a notice will be placed on your credit report.)

I also understand that after I have consented to receive the information and disclosures related to this credit application, I can make credit application changes and/or receive all related information and disclosures in writing, at the Retailer that I selected, at no extra cost.

In order to successfully transmit and receive the information and disclosures related to this credit application, I understand I must have: an active Internet connection; a browser capable of sending and receiving secure information; and the ability to print pages from this website for my records.

AUTHORIZATION AND CERTIFICATION

By checking the "I agree to the terms and conditions above" box below, you agree to all of the following terms and conditions:

For the purpose of securing credit from you, I/we certify that the information that I/we submit with this credit application is true and complete to the best of my/our knowledge. Applicant(s) further certifies that I/we have attained the Age of Majority.

Applicant(s) authorizes you to check my/our credit and employment history, and to provide and/or obtain information about credit experiences with me/us.

CONSENT RESPECTING PERSONAL INFORMATION

The following terms form part of this Application Statement.

CREDIT REVIEW

You agree to the retailer and Lincoln Automotive Financial Services* and/or Lincoln Automotive Financial Services Leasing ** (collectively known as "the Companies") (including third parties acting for them or on their behalf, the "Retailer" and "Companies", respectively), obtaining a credit report or



other credit information from any credit reporting agency, credit bureau, or credit grantor (which may require disclosure to such entities of certain information in this Credit Application), and using such information to evaluate your credit and document the decision on your credit application, including for related audit, quality assurance and risk management purposes.

If your credit application is not approved, the Companies will retain the information for one year in order to allow you to access it.

If your credit application is approved and you enter into a finance or lease contract with one of the Companies (the "Company"), you also agree to:

ADMINISTERING YOUR ACCOUNT

the Retailer (or in limited circumstances another Retailer who becomes responsible for servicing your finance or lease contract) and the Company exchanging, and using information relating to your finance or lease contract, in order to administer the contract including related audit, quality assurance and risk management purposes; calls to the Company or Retailer may be monitored or recorded for quality assurance, training and record keeping purposes.

UPDATING YOUR CREDIT INFORMATION

the Companies disclosing to one another and to any credit reporting agency or credit bureau information in this Application relating to your finance or lease payments, or any other amounts owed under your finance or lease contract, in order to maintain up-to-date credit information about you, and to the Companies obtaining a credit report from any credit reporting agency from time to time in order to verify your ongoing creditworthiness;

CONTACTING YOU

any third party disclosing to the Company, your contact information, where the Company needs to contact you about your finance or lease contract or vehicle and is unable to contact you at the last address or telephone number provided by you;

TRANSFER OF YOUR ACCOUNT

the Company assigning your agreements, herein, and transferring any information obtained pursuant to this Credit Application or relating to your finance or lease contract, to any third party to which your contract may be transferred, provided that such third party agrees to use and disclose such information for the same purposes as the Company; and

ACCESS TO INFORMATION

A file of some or all personal information referred to above will be kept by the Retailer at its place of business, and by the Company or any affiliated company, as applicable, at the Company's Customer



Service Centre, PO Box 8651 STN Main Concord, ON L4K 0N8, and will be available to their respective employees and third parties acting for them or on their behalf who require access to the information for purposes outlined above. You have a general right to access and rectify the information contained in the file, by giving written notice to the Retailer, at its place of business, or to the Company or any affiliated company, at the address above, Attention: Privacy Office. You may also obtain access to, or challenge the accuracy of the information contained in, any credit report referred under the CREDIT REVIEW section above by giving written notice to (i) Equifax, at Consumer Relations Dept., Box 190 Jean Talon Station, Montreal, Quebec, H1S 2Z2, or (ii) to TransUnion, for all provinces except Quebec, Attention: Consumer Relations Department, P.O. Box 338, LCD1, Hamilton, Ontario L8L 7W2, or for Quebec residents, to TransUnion, Centre de relations au consommateur, CP 1433 Succ. St-Martin, Laval, QC H7V 3P7, as applicable.

Some or all of the personal information and data referred to above may be processed, serviced or held in other jurisdictions, including the United States, or our overseas offices where we use other means to provide a comparable level of security and whose laws may permit its governmental, law enforcement or regulatory authorities or courts to have access to such personal information.

To obtain a copy of the Companies' Privacy Statement, which sets out our safeguards and other privacy policies, including policies respecting service providers outside of Canada please contact our Customer Service Centre by toll-free telephone or electronically at the number or website listed below. If you have a question or concern about the collection of personal information by the Companies, or the collection, use, disclosure or storage of personal information by service providers outside of Canada, please contact our Privacy Officer by email at fcpriv@lincolnafs.com.

Lincoln Automotive Financial Services* and/or

Lincoln Automotive Financial Services Leasing **

1-855-768-8909

www.lincolncanada.com/finance/privacy

** a division of Ford Credit Canada Company*

*** a division of Canadian Road Leasing Company*

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AGE OF MAJORITY

The age at which a person may enter into a contractual agreement:

The Age of Majority is 18 in the following Provinces:

- Alberta
- Ontario
- Quebec
- Manitoba
- Prince Edward Island
- Saskatchewan

The Age of Majority is 19 in the following Provinces/Territory:

- British Columbia
- Newfoundland
- New Brunswick
- Nova Scotia
- Northwest Territories
- Nunavut
- Yukon