



RIFCO REPAIR FINANCING PROGRAM GUIDE

This Program Guide supports the Rifco Service Financing Dealer Partner Agreement. It summarizes operational requirements for participating Dealers and may be updated by Rifco from time to time. If there is a conflict between this Program Guide and the Dealer Partner Agreement, the Dealer Partner Agreement governs unless Rifco states otherwise in writing.

Program Overview

Rifco Repair Financing provides eligible customers with a convenient financing option for:

- Repairs
- Maintenance
- Dealer-installed Parts, Accessories, and Tires
- Other approved automotive products and services (refer to the list at end of this guide).

Loans are only available to:

- Personal (Consumer) - permanent residents (except Quebec)
- Passenger vehicles

Financing is provided directly by Rifco to the customer. The Dealer is not a lender, broker, agent, or representative of Rifco and does not approve, decline, negotiate, or guarantee financing.

Key Program Guidelines

This guide is intended to help Dealers understand the basic flow of the Rifco Repair Financing Program. The Dealer Partner Agreement contains the full terms, and Dealers should review it for complete requirements.

- Confirm the repair appears to fit the Program before work starts.
- Make sure the customer applies directly with Rifco.
- Complete only the work approved for financing.
- Send Rifco the final repair or work order, invoice, confirmation that the customer accepted the completed work and has the vehicle, and any basic support needed for funding.
- Tell Rifco if something does not look right, including mismatched vehicle details, duplicate invoices, altered documents, or other red flags.

Use only Rifco-approved Program materials and do not suggest financing is guaranteed or controlled by the Dealer

Dealer Process

1. Dealer provides the customer with an estimate or repair order and explains that Rifco service financing may be available as an optional payment solution.
2. Customer applies directly with Rifco, and Rifco manages the application, credit decision, financing documents, servicing, collections, and repayment obligations.
3. Dealer completes only the approved work and provides Rifco with the final work order or repair order, final invoice, and any required supporting information,\.
4. Rifco funds the Dealer once Program requirements are satisfied.

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Dealer Responsibilities

Dealer is responsible for:

- work performed and parts supplied;
- invoice accuracy and supporting transaction information;
- customer service and complaint handling for products and services supplied;
- compliance with applicable laws and Program requirements.
- working with Rifco if documents or information are needed to support a funded transaction.

Rifco Responsibilities

Rifco is responsible for:

- customer application process;
- credit adjudication;
- financing documentation;
- loan servicing;
- collections;
- customer repayment obligations.

Important Program Principles

The Dealer:

- does not approve loans or guarantee customer financing;
- does not assume customer credit risk or repayment obligations;
- is not responsible for customer default, loan losses, servicing, or collections;
- may be responsible where a loss arises from Dealer breach, inaccurate information, deficient work, fraud, or material misrepresentation.

Funding is based on completed work and receipt of the final work order or repair order.

Why This Program Is Different

Unlike traditional vehicle finance programs, the Dealer:

- does not originate loans;
- does not assign contracts;
- does not repurchase loans;
- does not assume repayment risk;
- does not participate in collections activities.

The Dealer's role is to provide quality automotive products and services while offering customers an additional payment option.

Repairs and Service that CAN BE Financed

- Affixed to vehicle, parts purchased and installed at dealership
- Does not alter operation of vehicle from manufacturer's specifications
- Does not void (or affect) any part of manufacturer's or extended warranty
- Only fluids part of regular maintenance and operation of vehicle excluding fuel, windshield wiper fluid
 - For example: radiator, brake, transmission, hydraulic, engine oil and other necessary fluids
- No coatings, films or spray on products
- Only cosmetic parts that can be removed and reused or sold
 - For example: roll bar, side bar, bull bars, bumpers, etc
- Lifts only as they comply with all of the above