

Last Updated: March 31, 2023.

PLEASE CAREFULLY READ THESE RULES FOR MEMBERSHIP IN THE CANADA DRIVES AFFINITY PROGRAM. IF YOU DO NOT AGREE TO THESE RULES, THEN YOU MAY NOT BE A MEMBER IN THE CANADA DRIVES AFFINITY PROGRAM.

## 1. Agreement

The Affinity Program is a Service that is governed by the Canada Drives Ltd. ("Canada Drives") General Terms of Service (available on the Legal Agreements page) and by these Rules (which are "Additional Terms and Conditions" referenced in the General Terms of Service). By participating as a member in the Affinity Program, you signify your unconditional acceptance and agreement, without limitation or qualification, to the most current version of the Canada Drives General Terms of Service and these Rules. If you do not unconditionally agree to the Canada Drives General Terms of Service and these Rules, then you may not be a member in the Affinity Program.

## 2. How to Become a Member

Membership in the Affinity Program is free of charge.

To be eligible for membership in the Affinity Program, you must be eligible to use Canada Drives services as set out in the Canada Drives General Terms of Service (available on the Legal Agreements page).

You may apply for membership in the Affinity Program using the procedures made available for that purpose by Canada Drives. In addition, your participation in certain Canada Drives programs or promotions or use of certain Canada Drives services may automatically register you as a member in the Affinity Program. Your membership in the Affinity Program is personal to you, and may not be shared with any other person or transferred or assigned to any other person.

## 3. Details of Program and Changes

When you apply for a car loan through the Canada Drives application you automatically become a Premium Member of the Canada Drives Affinity Program, gaining access to the latest lending solutions in Canada, access to express car loan approvals in as little as 48 hours with car sales and special promotions, exclusive and personalized finance offers tailored to your credit situation, simple effective credit building advice from experts and tips to improve your credit.

Canada Drives in its discretion may change these Rules and the Affinity Program, including the membership benefits, at any time and from time to time, without any notice or liability to you, by posting details of the changes on the Canada Drives website at [www.canadadrives.ca/membership-rules](http://www.canadadrives.ca/membership-rules) or on the Legal Agreements page.

It is your responsibility to check the "Last Updated" date at the top of these Rules and review any changes to these Rules since the previous version. By continuing your membership in the Affinity Program after these Rules have been changed by Canada Drives, you signify your unconditional acceptance and agreement to be bound by the changed Rules.

## 4. Cancellation of Membership

You may cancel your membership in the Affinity Program at any time by sending a cancellation request email to [member@canadadrives.ca](mailto:member@canadadrives.ca). Your cancellation request will be effective after the confirmed request is processed by Canada Drives. Canceling your membership does not cancel your auto loan application.

Canada Drives in its discretion may suspend or cancel your membership in the Affinity Program at any time without notice or liability to you.

## 5. Termination of Program

Canada Drives in its discretion may suspend or terminate the Affinity Program at any time without notice or liability to you.

## 6. Other Matters

For greater certainty, the “Disclaimers, Liability Exclusions and Indemnity” provisions of the Canada Drives General Terms of Service (available on the Legal Agreements page) apply to your membership in the Affinity Program, and the “General Matters” provisions of the Canada Drives General Terms of Service (available on the Legal Agreements page) apply to these Rules.

If you have any questions or comments regarding these Rules, please contact Canada Drives customer care at [member@canadadrives.ca](mailto:member@canadadrives.ca).

**IF YOU DO NOT ACCEPT AND AGREE TO THESE RULES, THEN YOU MAY NOT BE A MEMBER IN THE CANADA DRIVES AFFINITY PROGRAM.**