CLEARCUT AUTO INC.

ADVISORY SERVICES TERMS

ClearCut Strategy · ClearCut Clarity

info@clearcutauto.ca | 604-834-1922 | Surrey, British Columbia

These Advisory Services Terms are entered into between ClearCut Auto Inc. (the "Broker") and the Client identified below. They apply to ClearCut Strategy and ClearCut Clarity only.

THE BROKER

ClearCut Auto Inc.

BAR LICENCE	VSA SALESPERSON LICENCE	BROKER REPRESENTATIVE
B70016	210135	Connor Nishimura

PHONE	EMAIL	LOCATION
604-834-1922	info@clearcutauto.ca	Surrey, British Columbia

THE CLIENT

Client Details

FULL NAME	PHONE	EMAIL ADDRESS

PACKAGE SELECTED

Check one

☐ **CLEARCUT STRATEGY** — $150.00 + GST ($157.50 total) | Advisory Only

☐ **CLEARCUT CLARITY** — $250.00 + GST ($262.50 total) | Full Deal Review — Advisory Only

1. APPOINTMENT & REPRESENTATION

The Client appoints ClearCut Auto Inc. as their broker-agent to assist in the acquisition of a motor vehicle.

The Broker acts solely in the interest of the Client and does not act on behalf of any motor dealer, lender, or third party. All fees are paid directly by the Client to ClearCut Auto Inc. ClearCut Auto Inc. does not receive compensation from dealerships, lenders, or third parties.

2. ADVISORY-ONLY SERVICE

Both packages are advisory only. Under either package:

- ClearCut Auto Inc. does not communicate or negotiate with dealerships on the Client's behalf. No dealer communication, negotiation, or third-party representation is included.
- ClearCut Auto Inc. remains the broker-agent under these Advisory Services Terms. The package limits the scope of services, not the broker-agent relationship itself.

- For licensed insurance products (life, disability, and critical illness coverage), ClearCut Auto Inc. does not provide licensed insurance advice; any insurance-specific advice must be obtained from a properly licensed insurance professional.
- The Client makes all decisions. The Client deals with the dealership directly, implements any advice independently, and decides whether to accept or sign any quote or purchase agreement.
- The Broker does not guarantee financing approval, vehicle availability, specific pricing, or savings outcomes regardless of service package selected.

3. SCOPE & PAYMENT

The scope and payment terms for each package are set out below.

CLEARCUT STRATEGY

Service Fee: $150.00 + GST (5%): $7.50 = **Total: $157.50**

Payment Structure

Full payment of $150.00 + GST ($157.50 total) due upfront via Stripe

Work commences immediately upon receipt of payment — fee is non-refundable

Advisory-only scope under this service level. No dealer communication, negotiation, or third-party representation is included. ClearCut Auto Inc. remains the broker-agent under these Advisory Services Terms; this package limits the scope of services, not the broker-agent relationship itself

Includes

- For clients who intend to engage with the dealership independently but want professional coaching first
- A single 45-minute phone consultation on how to negotiate a vehicle purchase — theory and approach
- Deal structure guidance — what should and shouldn't appear in a typical dealer quote, including fees, add-ons, and dealer-installed extras
- Financing strategy consultation and term structure guidance — how to evaluate interest rate, term length, and monthly payment options
- Negotiation strategy — coaching on what to say, what to ask, when to push, and when to walk away
- Dealership insight — common tactics used at dealerships and how to navigate them confidently
- No specific deal, quote, or numbers are reviewed — the Client implements the approach independently

CLEARCUT CLARITY

Service Fee: $250.00 + GST (5%): $12.50 = **Total: $262.50**

Payment Structure

Full payment of $250.00 + GST ($262.50 total) due upfront via Stripe

Work commences immediately upon receipt of payment — fee is non-refundable

Review of the complete vehicle deal — purchase price, deal structure, financing terms, and any back-end or finance office products appearing on the quote or purchase agreement

Advisory-only scope under this service level. No dealer communication, negotiation, or third-party representation is included. ClearCut Auto Inc. remains the broker-agent under these Advisory Services Terms; this package limits the scope of services, not the broker-agent relationship itself

Includes

- For clients who want to negotiate independently but want a professional second opinion before officially committing
- Review of the agreed vehicle purchase price, deal structure, and every product and charge appearing on the quote or purchase agreement
- Assessment of whether the purchase price and overall deal are fair relative to current market conditions
- If financing terms (interest rate, term length, monthly payment) appear on the dealer's quote, those terms are reviewed and guidance provided on the rate
- Identification of any concerns with any element of the deal — price, financing, or back-end products — before the client signs
- Clear verbal or written summary of findings provided to the client
- Back-end and finance office products appearing on the deal are reviewed on an advisory basis only. This package does not include negotiation of any element of the deal. For licensed insurance products (life, disability, and critical illness coverage), ClearCut Auto Inc. does not provide licensed insurance advice; any insurance-specific advice must be obtained from a properly licensed insurance professional

What the Client provides: The dealer's quote or purchase agreement for the deal to be reviewed.

How findings are delivered: A clear verbal or written summary of findings, provided to the Client.

4. FEES & PAYMENT

All fees are subject to GST (5%) as required by the Excise Tax Act (Canada). GST is included in the totals shown above. ClearCut Auto Inc. will provide a GST-compliant invoice upon request. Business Number (GST/HST): 72026 6832 RT0001.

Each package is payable in full upfront via Stripe. All service fees are collected electronically through Stripe, by debit card or credit card. ClearCut Auto Inc. does not accept cash payments.

Work commences immediately upon receipt of payment. The fee is consideration for services performed and is non-refundable. Refunds will be issued only in the following circumstances: (a) ClearCut Auto Inc. is unable to deliver the contracted services for reasons within its control, in which case a full refund of all fees paid will be issued to the Client; or (b) by mutual written agreement between ClearCut Auto

Inc. and the Client. These terms do not limit any rights the Client may have under applicable consumer protection legislation in British Columbia.

ClearCut Clarity is a one-time advisory service. No remaining balance applies and no ongoing engagement is created.

Fees are not payable under any financing or lease agreement for the motor vehicle acquired by the Client.

5. BROKER-AGENT DISCLOSURES

Purchase funds. ClearCut Auto Inc. does not accept, hold, or transfer funds on behalf of the Client for the purchase of a motor vehicle. All payments for vehicle purchases are made directly between the Client and the selling dealer or provider. ClearCut Auto Inc. does not hold a designated trust account. If a trust account or trust-fund process is ever required by the VSA or applicable law, any cheque, bank draft, or money order shall be payable only to the specified trust account, and any trust funds shall be released only in accordance with the Client's written direction and applicable law.

Conflict of interest. The Broker will disclose any actual or potential conflict of interest to the Client as soon as it becomes known. A broker-agent may not act for a consumer if the broker-agent or a broker-agent representative employed or engaged by the broker-agent has a conflict of interest with the consumer. If a conflict of interest arises during the term of these Terms, the Client is only liable to pay: (i) the Broker's fees for services provided before the conflict of interest arises, and (ii) out-of-pocket expenses incurred before the conflict is discovered.

Title to vehicle. The Client will take title directly from the person disposing of the motor vehicle and not from ClearCut Auto Inc. or any broker-agent representative employed or engaged by ClearCut Auto Inc.

Records. Records relating to these Terms will be retained in accordance with VSA requirements for a minimum period of two (2) years.

6. DURATION & TERMINATION

These Terms remain active for a period of ninety (90) days from the date of acceptance, unless completed, terminated earlier, or extended by mutual written agreement.

Either party may terminate these Terms at any time by providing written notice of at least forty-eight (48) hours. Termination does not relieve the Client of any financial obligations already incurred under these Terms.

ClearCut Auto Inc. reserves the right to terminate these Terms immediately and without penalty if:

- A conflict of interest arises that cannot be resolved or avoided
- The Client becomes unresponsive for a period of five (5) or more business days without reasonable explanation
- The Client acts in bad faith, provides false or misleading information, or engages in conduct that is disrespectful, threatening, or otherwise inappropriate toward ClearCut Auto Inc. or any party involved in the transaction
- Continuing the engagement would require ClearCut Auto Inc. to act in a manner inconsistent with its obligations under the Motor Dealer Act or VSA licensing requirements

In the event ClearCut Auto Inc. terminates these Terms, the Client is only liable to pay fees for services rendered up to the date of termination.

7. ACCEPTANCE

The Client confirms they have read, understood, and agree to these Advisory Services Terms (AST 09/2026) for the package selected.

These Terms are accepted in one of two ways, recorded below. Only the option used is completed.

OPTION A

Signed, including electronically through DocuSign

Client

PRINT NAME _____ DATE _____

SIGNATURE _____

ClearCut Auto Inc. — Broker

PRINT NAME **Connor Nishimura** TITLE **Owner, ClearCut Auto Inc.**

SIGNATURE _____ DATE _____

OPTION B

Accepted at online checkout, before payment

At checkout, the Client ticks the following statement before paying:

☐ I have read and agree to the ClearCut Auto Inc. Advisory Services Terms (AST 09/2026) for the package I have selected.

Record of acceptance, completed by ClearCut Auto Inc. from the checkout record:

CLIENT NAME _____ CLIENT EMAIL _____

PACKAGE _____ DATE AND TIME ACCEPTED _____

STRIPE PAYMENT REFERENCE _____ TERMS VERSION ACCEPTED **AST 09/2026**