CLEARCUT AUTO INC.

NATIONAL ADVISORY SERVICES AGREEMENT

ClearCut Strategy · ClearCut Clarity · For clients who live outside British Columbia

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

This Agreement is between ClearCut Auto Inc. ("ClearCut") and the Client who accepts it at checkout. It applies only to ClearCut Strategy and ClearCut Clarity bought by a Client who lives outside British Columbia.

CLEARCUT

ClearCut Auto Inc.

REPRESENTATIVE	PHONE	EMAIL
Connor Nishimura, Owner	**604-834-1922**	**info@clearcutauto.ca**

LOCATION	WEBSITE
Surrey, British Columbia	**clearcutauto.ca**

1. WHAT THIS AGREEMENT IS

Advice only. ClearCut gives the Client information and advice about buying a vehicle, for the Client's own use and the Client's own decisions.

No representation. ClearCut is not the Client's broker, agent or representative. This Agreement does not appoint ClearCut to act for the Client, and ClearCut has no authority to act, sign or speak for the Client with anyone.

Licensing. ClearCut Auto Inc. is licensed in British Columbia by the Vehicle Sales Authority of British Columbia, broker-agent licence B70016. Broker-agent representation is available to British Columbia residents only. Outside British Columbia, ClearCut offers advisory services only. These advisory services are not licensed or regulated automotive services in the Client's province or territory.

Paid only by the Client. The Client's fee is ClearCut's only compensation. ClearCut receives no payment, commission or other benefit from any dealer, lender, warranty provider or other third party.

Who can buy. These services are available only to residents of the provinces and territories shown as eligible on clearcutauto.ca at the time of purchase. They are not currently offered to residents of Quebec or Nunavut.

2. WHAT CLEARCUT DOES NOT DO

Under either service, ClearCut does not:

- contact, communicate with or negotiate with any dealer, private seller, lender, warranty provider or other third party, at any stage;
- find or source a vehicle, or arrange a purchase;
- arrange financing or a lease, introduce the Client to a lender, suggest taking the deal to another lender, or help complete a credit application;
- accept, hold or transfer any money for a vehicle purchase. The Client pays the seller directly and takes title from the seller;

- prepare any letter, form or other document for the Client to give to a dealer or lender;
- set a target price, prepare a counteroffer or lay out a negotiation plan for a specific deal;
- advise whether the Client should go ahead with a purchase;
- advise on life, disability or critical illness insurance. Those are licensed insurance products, and advice on them must come from a properly licensed insurance professional; or
- sign, accept or decline anything on the Client's behalf.

The Client deals with the dealership directly, makes every decision, and decides alone whether to sign any quote or purchase agreement. ClearCut does not guarantee financing approval, vehicle availability, any price, or any savings.

3. FEES, PAYMENT AND REFUNDS

Fees and tax. ClearCut Strategy is $150.00 and ClearCut Clarity is $250.00, plus GST or HST at the rate that applies to the Client's province or territory of residence. The tax and the total are shown at checkout before the Client pays, and on the receipt. ClearCut Auto Inc. GST/HST registration number: 72026 6832 RT0001.

How payment is made. Payment is taken in full at online checkout through Stripe, by credit or debit card. ClearCut does not take payment by telephone or in cash. The fees are not payable under any financing or lease agreement for a vehicle.

Online purchase only. Every purchase is completed on the clearcutauto.ca checkout. The Client may call ClearCut with questions, but no service is sold or accepted by telephone.

Delivery date. The Strategy session, or delivery of the Clarity summary, takes place within 30 days after payment, on the date the Client books after checkout. That date is in the booking confirmation email.

Refunds. The fee is not refundable, except that: (a) ClearCut will refund the full fee if it cannot deliver the service for reasons within its control; (b) ClearCut and the Client may agree on a refund in writing; and (c) the Client keeps any right to cancel or to a refund given by the law of the Client's province or territory.

Statutory rights. Nothing in this Agreement limits any right to cancel or obtain a refund that the Client has under the consumer protection law of the Client's province or territory. Depending on where the Client lives, those rights can arise if required information or a copy of this Agreement is not provided, or if the service is not delivered within 30 days after the booked date.

Copy of this Agreement. Stripe emails the Client the receipt when the Client pays, and ClearCut emails the Client a copy of this Agreement within one business day after the Client accepts it.

4. THE SERVICES

The scope, payment and delivery terms for each service are set out below.

CLEARCUT STRATEGY

Service Fee: **$150.00** + GST/HST at your province's rate | Total shown at checkout

Payment and Delivery

Full payment of $150.00 plus GST/HST at the rate for the Client's province or territory, due at online checkout through Stripe

One 45-minute telephone session on the date booked at checkout

Advisory only. No dealer or lender communication, negotiation, or representation of any kind is included

Includes

- For clients who intend to deal 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 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

Strategy stays general: If the Client asks during a Strategy session for a specific quote or agreement to be reviewed, that review is ClearCut Clarity and needs a separate Clarity purchase. It is not given inside a Strategy session.

CLEARCUT CLARITY

Service Fee: **$250.00** + GST/HST at your province's rate | Total shown at checkout

Payment and Delivery

Full payment of $250.00 plus GST/HST at the rate for the Client's province or territory, due at online checkout through Stripe

Findings given on a telephone call and in a written summary, by the date in the booking confirmation email, provided the Client has sent the documents by the time stated there

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

Advisory only. No dealer or lender communication, negotiation, or representation of any kind is included

Includes

- For clients who want to negotiate independently but want a professional second opinion before 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 is given on the rate. ClearCut does not introduce a lender, suggest another lender, or help with any credit application
- Identification of any concerns with any element of the deal (price, fees, financing, or back-end products) before the Client signs
- Findings given on a call and in a written summary provided to the Client
- 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, with personal identifiers removed as set out in Section 5.

How findings are delivered: On a call and in a written summary. The summary is written for the Client's own decision. It is not addressed to, or written for, the dealer or any lender.

One quote per purchase: Each Clarity purchase is one review of one quote or purchase agreement. A revised or different quote is a separate purchase. The service ends when the written summary is delivered.

5. DOCUMENTS AND PRIVACY

What ClearCut collects. ClearCut collects the Client's name, contact details, home address and province or territory of residence to provide the service, charge the correct tax and keep required records. For Clarity, ClearCut also receives the documents the Client sends.

Before sending documents. The Client should remove or cover their Social Insurance Number, date of birth, driver's licence number and any bank or card account numbers. The Client should not send a credit application or credit report.

How documents are used. Documents are sent only to info@clearcutauto.ca, are used only to provide the service, and are not shared with any dealer, lender or other third party.

Service providers. ClearCut uses service providers to take payment, book sessions and store email and documents, including Stripe, Cal.com and Google Workspace. Some of them may store information outside Canada, where it may be accessible to authorities under the laws of that country.

Retention. ClearCut keeps this Agreement, the receipt, the Client's documents and the written summary for two (2) years after the service is delivered, then securely deletes them.

Privacy rights. ClearCut handles personal information under the Personal Information Protection and Electronic Documents Act (Canada) and its privacy policy, available at clearcutauto.ca. The Client may ask to see or correct their personal information, or withdraw consent, by writing to info@clearcutauto.ca. If the Client withdraws consent before a Clarity review is complete, ClearCut may not be able to complete it.

6. GENERAL TERMS

Term. This Agreement starts when the Client accepts it at checkout and ends when the service has been delivered, or ninety (90) days after acceptance, whichever comes first.

Ending early. Either party may end this Agreement before the service is delivered by giving at least forty-eight (48) hours' written notice. Ending the Agreement does not cancel amounts already owed for services delivered.

ClearCut may end this Agreement immediately if:

- a conflict of interest arises that cannot be resolved or avoided;
- the Client does not respond for five (5) or more business days without reasonable explanation;
- the Client acts in bad faith, provides false or misleading information, or behaves in a way that is disrespectful, threatening or otherwise inappropriate; or
- continuing would require ClearCut to act outside this Agreement or contrary to the law of any province or territory.

If ClearCut ends this Agreement, the Client pays only for services already delivered.

Conflict of interest. ClearCut will tell the Client promptly about any actual or potential conflict of interest as soon as it becomes known.

Governing law. This Agreement is governed by the laws of British Columbia and the federal laws of Canada that apply there. Nothing in this Agreement takes away any right or protection the Client has under the laws of the province or territory where the Client lives.

7. ACCEPTANCE AT CHECKOUT

The Client accepts this Agreement online, before paying, by ticking the first box below. Before accepting, the Client can review the order, correct any errors, or decline. The Client receives the receipt at payment and a copy of the accepted Agreement by email within one business day.

REQUIRED
Agreement

☐ I have read and agree to the ClearCut Auto Inc. National Advisory Services Agreement (NAS 09/2026) for the service I have selected. I understand that ClearCut is not my broker, agent or representative and will not contact any dealer or lender for me.

CLARITY ONLY
Consent to handle your documents (not pre-ticked)

☐ I consent to ClearCut collecting and using the dealer documents I send, which may contain financial information about me, to provide ClearCut Clarity, as described in Section 5.