



## CONSENT TO RELEASE OF FINANCIAL INFORMATION

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### CLIENT INFORMATION

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CLIENT NAME	SIN NO.	DOB
ADDRESS	CITY	POSTAL CODE
CONTACT NO.	EMAIL	

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### PERSONAL BANK DETAILS

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BANK NAME	INSTITUTION NO.	TRANSIT/BRANCH NO.
ACCOUNT NO.	SUBMITTED DOCUMENT:	<input type="checkbox"/> PAD FORM <input type="checkbox"/> VOID CHQ

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### AUTHORITY & DECLARATION

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I, \_\_\_\_\_, authorize, acknowledge, agree and consent to providing WE CARE FINANCE INC. with pertinent financial information about the Loan application including:

- (1) To obtain credit information and credit reports on me from credit reporting agencies to assess credit history and credit worthiness and to confirm accuracy of information provided by me.
- (2) To share my personal information, and my transaction and payment history with credit reporting agencies;
- (3) To confirm my identity and confirm my history of employment;
- (4) To meet legal and regulatory requirements;
- (5) To extract certain information for the purpose of generating statistics for its internal purposes.
- (6) To check my credit report for my legitimate business needs in connection with any transaction between me and WE CARE FINANCE INC.; and
- (7) To submit an application to a consumer reporting agency and obtain my bank account information.
- (8) To receive marketing materials and communication via SMS and email and the ability to unsubscribe at any time with express notification.

I agree that the information provided in the Application to WE CARE FINANCE INC. is accurate and complete and that if there is any change in information, I agree to advise WE CARE FINANCE INC., prior to obtaining further products or services from WE CARE FINANCE INC.

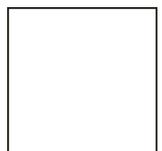
I agree with the Terms of Service and Privacy Policy of WE CARE FINANCE INC. and provide my consent to receive promotional offers.

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CLIENT SIGNATURE

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DATE OF ACKNOWLEDGEMENT



# Statement of Disclosure

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## LOAN AGREEMENT

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This Loan Agreement was created on \_\_\_\_\_, between the following parties:

We Care Auto Inc.  
45510 Yale Rd,  
Chilliwack, BC V2P 2M9  
(778)-860-7959  
info@wecareauto.ca

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## COST OF BORROWING

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Date of Loan (MM/DD/YY)	
Principal Amount	\$5,000.00
Term of Loan	60M
Monthly Interest Rate	2.66 %
Initial Interest Date	
Accrued Interest Entirety	\$4,676.26
Total of Payments	130 PAYMENTS
Installment Payment	\$77.43
First Payment Date	

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INITIAL

# Loan Agreement Terms & Conditions

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## PAYMENT OF LOAN

The payment of the loan will be paid directly to the Vendor by the Lender. The Borrower will pay back the Loan directly to the Lender. The Borrower's obligations to the Lender under the Agreement exist regardless of any issue between the Borrower and the Vendor. The Vendor is not acting as an agent or representative of the Lender and vice versa. The Borrower shall make monthly payments to the Lender (the "Interest Payments + Principal Payments") payable on the agreed payment frequency.

The Borrower Shall deliver to the Lender installments for principal and interest payments in the amounts to be determined by the Lender by providing the pre-authorized debit form.

This Promissory Note will be binding upon the heirs, executors, administrators and other personal representatives of the Borrower

The Borrower hereby waives presentment for payment, notice of protest and notice of dishonor.

The Borrower shall indemnify and save harmless the Lender against and from any and all claims, demands, causes of action, actions, proceedings, losses, damages, expenses, costs, and legal fees on a solicitor and client basis which may arise out of or be in any way connected on breach by the Borrower of their obligations under this Note. This Promissory Note will be additional security to any and all other security provided by the Borrower to the Lender and not in substitution thereof.

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## DEMAND OF FULL PAYMENT

In the event that any payment is not made or dishonored as set out in the payment schedule, the lender may at its sole discretion declare the entire principal balance due and payable immediately at any time after such default. The Lender reserves the right to continue charging interest on any outstanding principal balance until the loan is paid in full. A non-sufficient payment fee in the amount of \$85.00 will be charged to the Borrower. Any outstanding payments will result in suspension and/or cancellation of any We Care products associated with the Registrar until payment has been settled.

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## INTEREST RATE

The Borrower agrees to pay the lender a monthly interest rate of 2.66% APR percentage of 299%. This rate will be in extent and full force for the entire term of agreement or until the lender has been satisfied the repayment is made in full.

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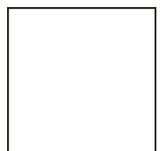
## LENDER'S SECURITY INTEREST IN VEHICLE

The Borrower grants the Lender a security interest in the vehicle, Vehicle Identification Number is described in this Agreement, as security for any obligations of the Lender to Borrower. The Lender reserves the right to register a lien against such vehicle as deemed necessary and the Borrower is responsible for cost of such registration. The security interest shall remain in effect until released by the Lender at its sole discretion. The cost of registration/release of said lien is \$599. This is due and payable upon expiration of loan agreement based solely upon Lender's satisfaction of repayment of debt. The Lender may waive fees at its sole discretion.

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## STATEMENT OF ACCOUNT

The Lender shall record in its records the amount of all advances made under, payments made in respect of, and all other amounts becoming due to the Lender under this Note (collectively, the "Entries"). The Lender's records constitute, in the absence of manifest error, conclusive evidence of the indebtedness of the undersigned to the Lender pursuant to this Note. The Entries shall be indicated on the statement of account or accounts (the "Statement of Account").



In Addition to receiving the Statement of Account, the undersigned may for information purposes only, no more than once quarterly, if requested, receive from the Lender a loan history statement of all advances made under and payments made in respect of this Note during that quarter.

The principal amount (including any overdue interest) outstanding hereunder shall bear interest calculated and payable monthly from and including the date hereof until paid, before and after default or judgment, at the Lender's Interest rate as described above.

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#### PRE-AUTHORIZED DEBIT

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The lender is authorized to debit my account until the outstanding principal balance and any incurred charges are paid in full as provided in the "Payor's PAD Agreement" that I have signed. I have been provided with a copy of this pre-authorized debit agreement. In the event that two consecutive pre-authorized debits return unpaid, I understand and agree that the Lender may elect to stop debiting my account; however, if the Lender makes such an election, I am still obligated to make the payments as set forth on the attached Payment Schedule.

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#### MODIFICATION

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If my payment frequency changes, I may ask the Lender to change or modify the payment due dates and/or payment amounts on the Payment Schedule. It is in the sole discretion of the Lender. I authorize the Lender to update the attached Payment Schedule to reflect the revised payment due dates and/or payment amounts and any corresponding changes to the other columns on the Payment Schedule. I understand and agree that if any such changes or modification is granted by the Lender, the Interest will still continue to accrue on the outstanding principal balance at the rate decided by the Lender. Any other changes or modifications to this Agreement must be in writing signed by both parties.

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#### REMEDIES

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No delay or omission on part of the holder of this Agreement in exercising any right hereunder shall operate as a waiver of any such right or of any other right of such holder, nor shall any delay, omission or waiver on any one occasion be deemed a bar to or waiver of the same or any other right on any future occasion. The rights and remedies of the Lender shall be cumulative and may be pursued singly, successively, or together, in the sole discretion of the Lender.

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#### ASSIGNMENT

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The Lender may assign this Agreement together with all rights and remedies to another person, bank, corporation or financial entity without prior written notice to the Borrower and the Borrower waives any right to notification. The Borrower agrees, upon notification to remit all due payments as directed by any such assignee without set-off or counterclaim.

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#### PERSONAL INFORMATION

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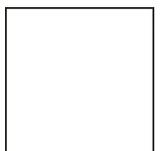
I will provide my Social Insurance Number (optional), my Date of Birth, my Driver's license number and any information which the lender requires to collect and/or use and/or disclose my personal information for any or all of the following purposes: (1) to obtain credit reports on me from credit reporting agencies to assess credit history and credit merit and to confirm accuracy of information provided by me; (2) to share my personal information, and my transaction and payment history with credit reporting agencies; (3) my identity; (4) to meet legal and regulatory requirements; (5) history of my employment; (6) to collect a debt that may become owed to the Lender. I agree that the Lender reserves the right to store my personal information for any length of time deemed necessary in order to fulfill the Agreement.

I understand that the Lender will share and store my personal and transaction information with affiliated companies and regulatory bodies, located in Canada for the purposes listed above. I agree that by using the services of the Lender, I am consenting to the Lender collecting, using and disclosing my personal information for these purposes.

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#### SUBORDINATION

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The Borrower's obligations under this Agreement are subordinated to all indebtedness, if any, of the Borrower to any unrelated third-party lender to the extent such as indebtedness if outstanding on the date of this Agreement and such subordination is required under the loan documents providing for such indebtedness.

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#### WAIVER BY BORROWER

All parties to this Agreement, including the Borrower and any sureties, endorsers and guarantors hereby waive protest, presentment, notice of dishonor, and notice of acceleration of maturity and agree to continue to remain bound for the payment of the principal Interest and all other sums due under this Agreement notwithstanding any change or changes by way of release, surrender, exchange, modification or substitution of any security for this Agreement or by way of any extension or extensions of time for the payment of principal and interest; and all such parties waive all and every kind of notice of such change or changes and agree that the same may be made without notice or consent of any of them.

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#### EXPENSES

In the event any payment under this Agreement is not paid when due, the Borrower agrees to pay the Lender, in addition to the principal and interest hereunder, reasonable Lawyer's fees if the Lender must hire legal counsel to assist in retrieving the Borrower's outstanding balance. Said Lawyer's fees shall accumulate interest starting from the date paid. Said interest rate shall not equal the maximum usury rate in the Province of British Columbia Laws. The Borrower may be responsible for any other reasonable expenses incurred by the Lender in exercising any of their rights and remedies upon default.

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#### AGREEMENT ACKNOWLEDGMENT

Customer acknowledges and confirms receipt of a copy of this Loan Agreement, and that Customer has read and agrees to the Terms and Conditions stated in this Agreement.

Customer(s) certify the name of this Loan Agreement is EXACTLY as it appears on the Customer's Birth Certificate(s) and or Passport(s). Submission with any other name form could be determined to be application under false pretenses.

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BORROWER NAME



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SAM MANHAS,  
CHIEF OPERATING OFFICER.

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BORROWER SIGNATURE

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## Contact Us

 [info@wecareauto.ca](mailto:info@wecareauto.ca)

 +1 (778)-860-7959

 **45506 Yale Rd,**  
Chilliwack BC V2P 2M9