

FAST APPROVED AUTOS

A specialized team of Steeltown Ford Sales 1980 LTD

Consent to Use of Personal Information & Privacy Agreement

Effective Date: 2026-07-10 Applicant Name: _____

Fast Approved Autos is a specialized sales and delivery team that operates under the Fast Approved Autos branding as part of **Steeltown Ford Sales 1980 LTD** (“Steeltown Ford,” “we,” “us,” “our,” or the “Dealer”). Steeltown Ford Sales 1980 LTD is the licensed motor vehicle dealer and holds the dealership licence under which Fast Approved Autos operates. Members of the Fast Approved Autos team are employees of Steeltown Ford Sales 1980 LTD, and all rights and obligations under this Agreement are those of Steeltown Ford Sales 1980 LTD.

The Dealer is committed to protecting your privacy and handling your personal information securely and responsibly, in accordance with the *Personal Information Protection and Electronic Documents Act (PIPEDA)* and other applicable Canadian federal and provincial privacy legislation. By submitting your information to us — whether through the Fast Approved Autos website, in person, by phone, or through a credit or financing application — you acknowledge and agree to the terms set out in this Consent to Use of Personal Information & Privacy Agreement (the “Agreement”).

This Agreement authorizes the collection, use, and disclosure of your personal information by the Dealer and by the following parties in connection with a Transaction (as defined below):

- Each finance source, lender, or financial institution (each a “Financier”) to which we submit, on your behalf, an application for a loan, lease, or financing of a motor vehicle, recreational vehicle, motorcycle, watercraft, or other asset acquisition;
- DealerTrack Canada, Inc. and any other loan-origination platform we use to submit and process your application through its internet-based portal;
- Each credit reporting agency and credit bureau (such as Equifax Canada and TransUnion Canada) from which we or a Financier may obtain a credit report or conduct a credit investigation;
- Each insurer, aftermarket provider, and service provider that assists in evaluating, processing, or completing your Transaction, subject to confidentiality obligations.

1. Definitions

- “I,” “me,” and “my” refer to the undersigned Applicant and, if applicable, to each undersigned Co-Applicant, jointly and severally.
- “You” and “your” refer to the Dealer (Steeltown Ford Sales 1980 LTD, operating as Fast Approved Autos), each Financier, credit reporting agency, insurer, provider, and their respective affiliates, successors, assigns, and service providers involved in a Transaction.
- “Use” or “using” includes collecting, copying, storing, maintaining, updating, sharing, transferring, disclosing, and providing access to Personal Information in accordance with this Agreement.

“**Personal Information**” means all identifying information about me, including but not limited to: my name; address; telephone number; email address; date of birth; social insurance number; driver’s licence number; employment history; income; information related to vehicle insurance policies (including coverage and claim information); and information concerning my credit, including information obtained through a credit reporting agency, credit investigation, credit bureau, financial institution, or other entity, and all information provided by and relating to me in any credit application.

“Transaction” means any credit application, price quote, purchase, lease, financing application, delivery, and/or servicing of any motor vehicle, recreational vehicle, motorcycle, watercraft, or other asset by or for me, whether in my own name or on behalf of another person or entity.

2. Certification of Accuracy

I certify that all information I provide in any credit application or other documentation given in connection with a Transaction is true, accurate, and complete in all respects. I will promptly notify the Dealer of any material change to this information.

3. Consent to the Collection and Use of Personal Information

I authorize and consent to your use of my Personal Information for the purpose of initiating, processing, or executing any Transaction requested by me, and all reasonable purposes related to it, including:

- For legal, regulatory, audit, risk-assessment, processing, and security purposes (including fraud prevention);
- For purposes permitted by Canadian law or required by Canadian or applicable foreign law;
- To create aggregated and anonymized information that may be used for your business purposes;
- To conduct credit and insurance investigations concerning me from time to time in connection with a Transaction;
- To exchange my Personal Information with any credit reporting agency, credit bureau, insurer, or aggregator of information for an insurer and/or Financier in connection with considering or proceeding with a Transaction;
- To communicate with me regarding my application, financing options, delivery, and related services.

4. Information We Collect

Depending on the nature of your Transaction, we may collect the following categories of Personal Information:

- Identity and contact details (name, address, phone number, email address, date of birth);
- Government identifiers where required for financing (driver’s licence number and, where a Financier requires it, social insurance number);
- Employment and income details;
- Financial and credit information, including credit history obtained from a credit reporting agency;
- Vehicle and insurance information relevant to your Transaction or trade-in.

5. How We Use Your Information

- To evaluate your eligibility for, and to process and assess, an automotive financing or lease application;
- To source, sell, finance, and deliver a vehicle to you;
- To communicate with you regarding your application, financing options, delivery, and related services;
- To comply with legal and regulatory requirements.

6. Sharing and Disclosure of Your Information

Your Personal Information may be shared with:

- Our internal sales and finance team, to process and assess your application and complete your Transaction;
- Authorized Financiers, lenders, and financial institutions, and any loan-origination platform we use, to facilitate your application;

- Credit reporting agencies and credit bureaus, to obtain a credit report and conduct credit investigations;
- Insurers and aftermarket providers relevant to your Transaction;
- Service providers who assist us in operating our business or delivering our services, subject to confidentiality obligations.

We do not sell or rent your Personal Information to third parties for marketing purposes.

7. Credit Investigation Consent

I expressly consent to the Dealer (Steeltown Ford Sales 1980 LTD, operating as Fast Approved Autos) and any Financier obtaining credit reports and conducting credit investigations about me from one or more credit reporting agencies, and to exchanging credit and related information with such agencies and with Financiers, from time to time, in connection with evaluating, processing, and proceeding with a Transaction, and for so long as a financing obligation remains outstanding.

8. Consent to Communications

By agreeing to this Agreement, I authorize the Dealer (Steeltown Ford Sales 1980 LTD, operating as Fast Approved Autos) and its representatives to contact me by phone, email, text message, or other communication methods regarding my Transaction, application, financing options, delivery, and related services, including, where permitted by law, through automated technology such as auto-dialers or pre-recorded messages.

This consent is provided in accordance with Canada's Anti-Spam Legislation (CASL). I may withdraw my consent to receive commercial electronic messages at any time by using the unsubscribe mechanism provided or by contacting us at the address below. Withdrawing communication consent will not affect communications necessary to complete a Transaction I have requested.

9. Data Security

We take reasonable physical, administrative, and technical precautions to protect your Personal Information from unauthorized access, use, or disclosure. However, no method of transmission over the internet or electronic storage is completely secure, and we cannot guarantee absolute security.

10. Retention of Your Information

We retain your Personal Information only for as long as necessary to fulfill the purposes described in this Agreement and to meet legal, regulatory, and contractual requirements, after which it is securely destroyed or anonymized. [FOR LEGAL REVIEW: confirm retention period(s) applicable to credit applications and financing records]

11. Your Rights

Subject to applicable law, you have the right to:

- Access the Personal Information we hold about you;
- Request corrections to your Personal Information if it is inaccurate or incomplete;
- Withdraw your consent to the use of your Personal Information, subject to legal and contractual obligations — recognizing that withdrawal may prevent completion of a Transaction or of otherwise-provided services.

To exercise these rights, please contact our Privacy Officer using the contact information below.

12. Updates to this Agreement

We may update this Agreement from time to time. Changes will be posted on our website with a revised effective date. Your continued use of our services after any update constitutes acceptance of the revised terms.

13. Contact Information

Steeltown Ford Sales 1980 LTD (operating as Fast Approved Autos)

Email: info@fastapprovedautos.ca

Phone: +1 (877) 520-1544

Fast Approved Autos (operating team): Selkirk, Manitoba

Steeltown Ford Sales 1980 LTD (licensed dealer): 1039

14. Acknowledgement and Consent

By signing below, I confirm that I have read, understood, and agree to this Consent to Use of Personal Information & Privacy Agreement, and I consent to the collection, use, and disclosure of my Personal Information as described above. Where there is more than one Applicant, each consents jointly and severally.

Applicant Signature: _____ Date: _____

Print Name: _____

Co-Applicant Signature: _____ Date: _____

Print Name: _____

Co-Applicant Signature: _____ Date: _____

Print Name: _____