

Prerequisite: For details on how to search for a contract, please see the **Search and View Contract** Quick Reference Guide.

Step 1 of 4:

Cancel the Contract

Click **Cancel This Contract** (1) to initiate a cancellation request.



Step 2 of 4:

Enter Cancellation Details

Enter the relevant cancellation **Request Details** (2).

Please refer to the **Cancellation Refund Method** chart below for details on how the refund will be calculated based on different **Cancellation Reasons (3)** and **Send Refund To (4)** selection.

Note: If the customer's address has changed, please ensure it is updated on this screen (5) before submitting the cancellation request to ensure correct delivery of refund.

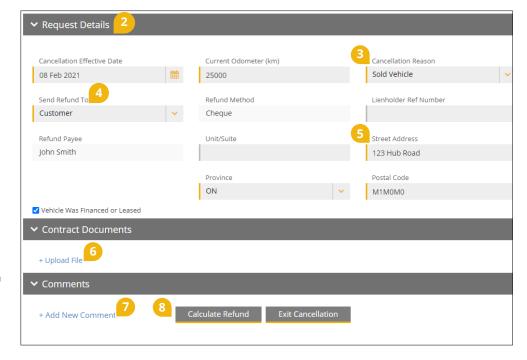
Use **Upload File** (6) or **Add New Comment**¹ (7) if applicable. If the contract is financed, you must provide a proof of lien payout. Acceptable documents are a lien release or a copy of the cheque sent to the lienholder.

Click Calculate Refund (8) once details are

Cancellation Refund Method entered

*The Administrator will refund the Customer or Lienholder the full cancellation amount. Any portions of the refund that are from the dealer mark-up may be charged to your dealer account through a Cancellation Invoice.

**The Administrator may deduct claims processed from the refunded amount issued.



Cancellation Refund Method

Cancellation Reason	Send Refund To	Refund Calculation*
30-60 Day Cancel	No Refund Required	No Refund
30-60 Day Cancel	Lienholder, Customer, Dealer	Full Refund**
Cancel Re-enter	No Refund Required	No Refund
Contract Not Sold	No Refund Required	No Refund
Customer Request	Customer, Lienholder	Pro-Rata**
Duplicate	No Refund Required	No Refund
Financing did not go through	Customer, Dealer	Full Refund**
Financing did not go through	No Refund Required	No Refund
Loyalty - Purchased New Contract	Customer, Dealer	Pro-Rata**
Repo/Write-Off - Dealer Requested	Lienholder, Customer, Dealer	Pro-Rata**
Repo/Write-Off - Lienholder	Lienholder	Pro-Rata**
Sold Vehicle	Lienholder, Customer, Dealer	Pro-Rata**

¹Please note that contracts that qualify for auto approval will not be reviewed by Customer Service. Special requests and comments will not be seen



Step 3 of 4:

Review Cancellation Details and Submit Cancellation

Once you click **Calculate Refund** the calculation details will populate.

Review **Customer Fees and Claims** (9) for any cancellation fees or claim amounts.

Cancellation fees may be waived in the following circumstances:

- 1) If the contract is cancelled within the allowable cancellation period (30/60 days from the contract date); or
- 2) The customer is purchasing a new contract.

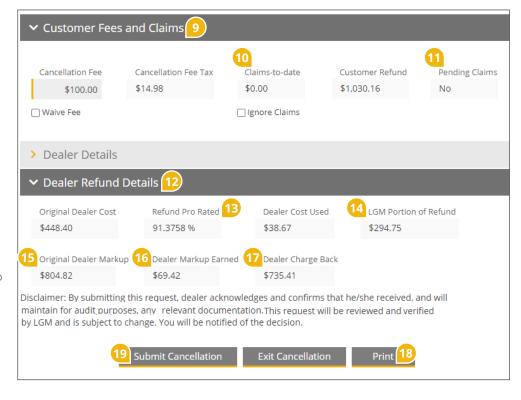
Please note the refund amount is subject to change if there are any Claims-to-date (10) or pending claims (11).

Under the **Dealer Refund Details** (12), you will find information such as **Refund Pro-Rated** (13) amount, the **LGM Portion of Refund** (14), the **Original Dealer Markup** (15), and any **Dealer Markup Earned** (16).

If applicable, the **Dealer Charge Back** (17) field will appear. This is the amount that may be charged to your dealer account through a Cancellation Invoice.

Note: Please **Print** (18) the cancellation details for your customer to sign and keep a copy for your records.

Once you have reviewed the cancellation details and confirmed that everything is correct, click **Submit Cancellation** (19).



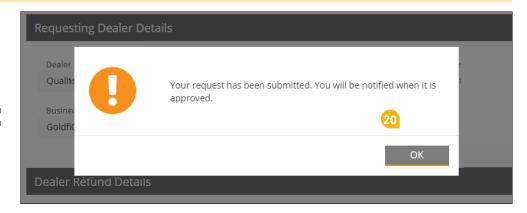
Step 4 of 4:

Confirm Request Submission

A message appears verifying your cancellation request has been submitted successfully. Click **OK** (20) to confirm.

The following cancellation reasons will auto approve as long as all required information has been submitted: 30 days, Loyalty-Purchased New, Customer Request, Contract Not Sold, Cancel re-enter and Sold Vehicle.

If the request does not meet the auto approval criteria, the cancellation will be forwarded to Customer Service for review and you will be contacted if further details or clarification is required.





Details of entering a cancellation request - Quick Reference

CANCELLATION REASON	WHEN TO USE THIS REASON?	THE DETAILS
30 day cancel*	Cancelling within 30 days of purchase*	Current Odometer: Enter the kms at purchase Cancellation Effective Date: Contract date Send Refund to: (choose one) No Refund Required if contract has not been paid for¹ Customer** Dealer** Lienholder Cancellation fee: None
Loyalty - Purchased New	Cancelling outside 30 days of purchase* + The customer is buying a new contract	Current Odometer: Enter the current odometer reading Cancellation Effective Date: The date of cancellation New contract number: Enter a valid new contract number Send Refund to: (choose one) Customer** Dealer** Cancellation fee: None
Cancel Re-Enter Contract Not Sold Duplicate Financing Did Not Go Through	Cancelling outside 30 days of purchase* The contract has not been paid for	Current Odometer: Enter the kms at purchase Cancellation Effective Date: Contract date Send Refund to:
Customer Request	Cancelling outside 30 days of purchase* + The Customer wishes to cancel + Dealer accepts to participate in refund²	Current Odometer: Enter the kms at purchase Cancellation Effective Date: Contract date Send Refund to: (choose one) Customer** Lienholder Cancellation fee: Yes
Sold Vehicle	Cancelling outside 30 days of purchase* Customer traded in vehicle without purchasing a new contract + Dealer accepts to participate in refund²	Current Odometer: Enter the current odometer reading Cancellation Effective Date: The date of cancellation Send Refund to: (choose one) Ucustomer** Dealer** Ulenholder Cancellation fee: Yes
Repo/Write-Off Dealer Requested	Cancelling outside 30 days of purchase* + Vehicle is deemed a total loss with no outstanding loan + Dealer accepts to participate in refund²	Current Odometer: Enter the current odometer reading Cancellation Effective Date: The date of the event Send Refund to: (choose one) Customer** Dealer** Cancellation fee: Yes
Repo/Write-Off Lienholder Requested	Cancelling outside 30 days of purchase* + Vehicle is deemed a total loss or is reposessed with an outstanding loan + Dealer accepts to participate in refund² if within 90 days³	Current Odometer: Enter the current odometer reading Cancellation Effective Date: The date of the event Send Refund to: □ Lienholder** Cancellation fee: None Documents required to complete cancellation: proof of loss and proof of outstanding loan

^{*60} days for Volkswagen and Audi brand contracts
**If the contract is financed, you must provide a proof of lien payout. Acceptable documents are a lien release or copy of the cheque sent to the lienholder

¹ in the case of no refund required, if the dealer has collected funds from the customer but the contract has not yet been paid for, the dealership is expected to pay the customer or lienholder refund in full

²Dealer participation in a refund means the dealer agrees to refund the unearned portion of the dealer markup to the customer (or lienholder)
-If LGM pays the refund to the customer, we will invoice the dealership for the unearned dealer markup
-If the dealer pays the refund to the customer, LGM credits the dealer with the unearned dealer cost and the dealer pays the customer the unearned dealer cost plus dealer markup

 $^{^{3}}$ Dealership does not need to participate in the refund if the write off or reposession occurs outside 90 days from the purchase date NB: For Customers who chose to be on the No Interest Deferred Payment Plan, the refund must always be sent back to the contract holder