

ENJOY COMPLIMENTARY CREDIT MONITORING

FROM LINCOLN AUTOMOTIVE FINANCIAL SERVICES.

**FINANCE OR LEASE A NEW LINCOLN THROUGH LINCOLN AUTOMOTIVE FINANCIAL SERVICES AND
RECEIVE TWO YEARS OF COMPLIMENTARY CREDIT MONITORING THROUGH TRANSUNION.^{®*}**

To activate this complimentary benefit, visit MyMonitoringByLincolnAFS.ca. Once there, enter the 16-character gift code you will receive with your first statement and complete the activation process.

YOUR COVERAGE WILL INCLUDE:



24/7 monitoring and
alerts for changes in your
Credit Report



Unlimited access to your
TransUnion Credit Report



Access to an online
credit education centre

TransUnion^{tu}

Program applies to contracts originated through a Canadian Dealership after May 2, 2016, and financed through Lincoln Automotive Financial Services. Lincoln Automotive Financial Services reserves the right to suspend or cancel the product offering at any time and without cause. See page two for frequently asked questions.

*Not all customers qualify for Lincoln Automotive Financial Services financing. Conditions and exclusions apply.



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FAQs:

Why is Lincoln Automotive Financial Services offering clients a complimentary Credit Monitoring service?

We're always looking for ways to elevate your experience with Lincoln Automotive Financial Services. This complimentary benefit is designed to give you added credit security.

Why did Lincoln Automotive Financial Services choose TransUnion®?

TransUnion is one of the industry leaders in credit management, making credit management easier to understand and more personal for consumers with its online credit products, Credit Monitoring and educational materials.

Who is eligible to receive complimentary Credit Monitoring?

This complimentary benefit is offered to all Lincoln Automotive Financial Services clients who finance or lease a new Lincoln after May 2, 2016. You will receive a 16-character gift code with your first statement.

When does my coverage begin?

Coverage begins when you enter your gift code at MyMonitoringByLincolnAFS.ca. The gift code and instructions will be provided to you with your first statement. Coverage does not begin until activation. This benefit is complimentary; during the enrollment process, you will not be asked for a credit card.

How long will I receive my complimentary Credit Monitoring?

Your complimentary service has a two-year duration from the date of activation.

What happens if I pay off my account early?

Paying off early does not change the duration of your service; you can continue to enjoy your complimentary Credit Monitoring for the full two-year duration.

What happens if I finance or lease my Lincoln for more than two years?

Your contract term will extend beyond the complimentary Credit Monitoring coverage term, which will be two years. Seven days prior to its expiration, you will receive an email directly from TransUnion asking if you would like to continue the service at its then-current enrollment price.

Whom may I contact with questions about the Credit Monitoring benefit?

Please contact TransUnion directly at **800-508-2597** with any of your Credit Monitoring-related questions.

What happens to my coverage if Lincoln Automotive Financial Services stops providing complimentary Credit Monitoring?

Your coverage and length of protection will not change; all activations will remain in effect for the duration of the original term. All assigned, but unactivated codes will be honoured, up until approximately 90 days after vehicle purchase.