

DEALERTRACK DEALER USER CODE OF CONDUCT

1. PURPOSE

Dealertrack is Canada's leading credit application platform for automotive, RV, marine, and powersport financing. We are committed to maintaining strong relationships with lenders and safeguarding the interests of Canadian consumers and businesses.

This Code of Conduct outlines the standards we expect from all Dealertrack users to ensure responsible use of our platform, maintain the integrity of our services, and prevent fraud and misuse.

2. EXPECTED CONDUCT

Dealertrack users shall at all times:

- Communicate respectfully and professionally
- Act with honesty, transparency, and integrity
- Comply with all applicable laws and regulations
- Follow all applicable Dealertrack terms, conditions, and policies
- Immediately report any suspected compromise of login credentials

3. PROHIBITED CONDUCT

Dealertrack users shall not at any time:

3.1. Misuse of Personal or Financial Information

- Access, collect, use, or disclose personal information in breach of privacy, data protection, or consumer reporting laws
- Obtain financial payoff amounts without proper customer authorization
- Use the platform to access credit bureau reports in violation of any applicable laws

3.2. Fraudulent or Unlawful Transactions

- Submit false or misleading information
- Use the platform in any way that violates applicable laws or Dealertrack's Terms of Use

3.3. Unauthorized Access or Account Misuse

- Access the platform without proper authorization
- Share, misuse, or allow unauthorized use of passwords or login credentials
- Use another user's login credentials
- Access, use, or share internal information beyond what is permitted

3.4. Tampering or Intellectual Property Violations

- Reverse engineer, decompile, or otherwise attempt to discover the source code or underlying processes of the platform
- Circumvent security or access controls
- Use automated scripts or bots to extract data
- Modify, remove, or misuse any copyright, trademark, or proprietary notices

3.5. Malicious or Disruptive Activity

- Upload or transmit viruses, malware, or any malicious code
- Use tools to interfere with the normal operation or hosting of the platform
- Attempt to bypass security features or monitoring systems

3.6. Unauthorized Distribution or Commercial Use


- Sell, lease, sublicense, or otherwise commercialize access to the Dealertrack platform
- Share or distribute the platform or its contents to third parties without written authorization

3.7. Behavioural Misconduct Against Dealertrack Employees

- Harassment of Dealertrack employees
- Verbal abuse or inappropriate language used in communications with Dealertrack employees.

4. REPORTING VIOLATIONS

If you suspect or become aware of any violation of this Code of Conduct, report it immediately to the Dealertrack Dealer Support Team:

 866-360-3863

 dealersupport@dealertrack.ca

All reports are treated confidentially.

5. ENFORCEMENT

Dealertrack investigates all reports of misconduct and may involve affected lenders or legal authorities as appropriate. We take prompt action to address any breach of this Code.

6. CONSEQUENCES OF VIOLATIONS

6.1. Suspension or Termination of Access

If a user violates this Code, Dealertrack may, in its sole discretion, suspend or permanently revoke a user's access to the platform without notice or refund.

6.2. Monitoring and Investigation

- Dealertrack reserves the right to monitor user activity for compliance
- Violations may result in additional charges or legal action

6.3. Legal Remedies

- Dealertrack may seek legal remedies, including injunctive relief, for breaches involving confidentiality, privacy, or data security.
- Users may be held liable for any damages caused by their misconduct.

7. SECURITY OBLIGATIONS

Users must protect their login credentials and notify Dealertrack immediately if they suspect unauthorized access. Failure to do so may result in account suspension, revocation of access, or other legal consequences.

This Code is a condition of access to the Dealertrack platform and forms part of Dealertrack's broader Terms and Conditions. By using the platform, you acknowledge and agree to comply with this Code.