



SIGNET FINANCIAL GROUP

Western Regional Processing Unit

MM

PO Box 6839

Vacaville, CA 95688-6839

TOLL FREE: 877-4-SIGNET

SERVICE CONTRACT REFUND AGREEMENT

Purchaser Information

Name: _____

Address: _____

City: _____ State: _____

ZIP: _____ - _____

Phone #: () _____ - _____

VSC Administrator /

Warranty Co: _____

("Powertrain" only coverage not eligible for benefit under this Agreement)

Dealer Information:

Name: _____

Dealer #: _____

VSC Contract #: _____

VSC Purchase Price: \$ _____
(Not to Exceed \$2,500.00)

Term: Months: _____ Miles: _____

Inception Date: _____ / _____ / _____
Mo. Day Year

Vehicle Information:

V.I.N. _____ Year: _____

Make: _____ Current Mileage: _____ Model: _____

Signet Financial Group, Inc. ("SFG") agrees to refund the full purchase price (up to \$2,500 Maximum) to the original purchaser named above **only if the Vehicle Service Contract (VSC) described above runs full term and is never used. In order to qualify for a refund Purchaser must contact and submit all required documentation to SFG within 30 days after contract expiration date if contract is expiring by Months Term OR within 1,000 miles after contract expiration miles if contact is expiring by Miles Term, whichever occurs first.**

Performance under this agreement is the sole responsibility of SFG and is not to be construed as an obligation on the part of the dealer. No other written or verbal representations have been made that in any way differ from what is outlined in this Agreement. This agreement is nontransferable and all refunds will be paid by SFG in accordance with the refund guidelines contained herein. By signing below the customer agrees they have read the terms, conditions and exclusions on the front and **reverse side** of this Agreement and understand and accept them as outlined. Any dispute that arises under or relates to this Agreement shall be handled as outlined under Section B on the reverse side of this agreement.

Customer Signature

Date

Authorized Dealer Representative

* WHITE / SIGNET YELLOW / CUSTOMER PINK / DEALER

IF VOIDED RETURN TO SIGNET

* Inception date is either the date of sale or the vehicle in service date depending on the terms of your service contract. It is purchaser's responsibility to know their service contract expiration date and expiration miles.

Attach white copy to monthly remittance form.

TERMS, CONDITIONS AND EXCLUSIONS

A. Important Terms

- “Your” and “You” mean the original Purchaser described on the reverse side of this Agreement.
- “We”, “Us”, and “Our” mean Signet Financial Group, Inc. (SFG).
- “Your Vehicle” means the vehicle described on the reverse side of this Agreement.
- “Service Contract” refers to the Vehicle Service Contract (VSC) described on the reverse side of this Agreement.
- “Term: Months” starts from Inception date (either date of sale or vehicle in-service-date, depending on the terms of Your Service Contract) and is the number of months “Your Service Contract” will continue through. At the conclusion of this period, “Your Service Contract” has expired. “Term: Miles” is the number of miles “Your Service Contract” continues through, starting from either zero (0) miles, or in addition to “Your Vehicle’s” current mileage at date of purchase, depending on the terms of “Your Service Contract”. “Your Service Contract” will expire when “Your Vehicle” has accumulated this number of miles.

B. Important Conditions

- SFG reserves the right to rescind this Agreement within ninety (90) days of receipt if the vehicle or Service Contract described on the reverse side of this Agreement does not meet Our established guidelines.
- Service Contracts on used vehicles must provide **at least forty-eight months (48) coverage from time of sale with at least thirty-six months (36) exposure** on the Service Contract and **at least 48,000 miles from time of sale with at least 36,000 miles exposure** on the Service Contract in order to qualify.
- Service Contracts on new vehicles must provide **at least sixty months (60) coverage from date of sale and at least 60,000 miles on odometer at contract expiration** to qualify.
- Refund will only be paid to the original purchaser as named on the reverse side of this agreement and only if he / she is the continuous registered owner and title holder and is in possession of the vehicle for the entire Months or Miles term of the Service Contract and only if the vehicle is continuously registered operational with the DMV.
- Refund will be paid only if the Service Contract runs full term and there are no claims that have been paid during this period or which are pending at expiration of the Service Contract.
- Service Contracts must be expired either by mileage or months for a refund request to be accepted, **whichever occurs first.**
- To initiate the refund request process You must contact SFG in writing within **thirty (30) days after the expiration** date of Your Service Contract if expiring by Months Term or within **One Thousand (1,000) miles** after Your contract expiration miles if contract is expiring by Miles Term, whichever occurs first.
- Following notification to SFG, the Refund Request Form will be sent via certified mail. Refund information and documentation as outlined in this Agreement must be mailed to SFG and postmarked **within thirty (30) days** of Your receipt of the Refund Request Form. No refunds will be paid if information and documentation is received after this time.
- Refunds will only be paid when non-use of the benefits of Your Service Contract have been verified with Your VSC Administrator / Warranty Company.
- In addition to the completed Refund Request Form, You will need to provide copies of the following items: Your Dealer Sales Invoice or receipt showing payment of Your Service Contract, Your Service Contract Refund Agreement, Your Service Contract, current vehicle registration and photo identification.
- You understand and accept that the mileage on Your Vehicle at time of refund request must be verified as per the current odometer verification procedures outlined by SFG.
- You understand and accept that it is the Dealer’s responsibility to report this Agreement to SFG. Should Dealer fail to report this Agreement, SFG cannot be held liable for any refund payments.
- Refunds will be paid within sixty (60) days following the receipt of all necessary documentation and complete verification.
- **The parties shall submit all disputes relating to this Agreement, whether in contract, tort, or statute, to binding arbitration. The parties understand that they are waiving their rights to a jury trial. The parties expressly waive any right to maintain a class action lawsuit. The parties expressly waive any right to maintain or participate in a class action arbitration. All claims or disputes shall be arbitrated individually, and not as a class action, by a single arbitrator. Any arbitration shall be governed by the Federal Arbitration Act (9 U.S.C. SS1-14). Any arbitration under this provision shall take place in Solano County, California.**

C. Important Exclusions

- No refund will be paid if there is a use of any benefit of Your Service Contract, including rental car, towing, travel reimbursement, or Auto Club benefits.
- No refund will be paid if Your Service Contract is for “Power Train” only (Engine, Transmission, Rear-End component coverage).
- No refund will be paid due to repossession of Your Vehicle or cancellation of Your Service Contract.
- No refund will be paid if Your Service Contract is transferred to a second owner of Your Vehicle.
- No refund will be paid if Your vehicle is sold to a second person or registered to any person other than the original purchaser named on the reverse side of this Agreement either during the service contract term or prior to service contract expiration.
- Any modification or alteration of Your Vehicle not approved by Your Service Contract that excludes You from receiving the benefits of Your Service Contract also excludes You from receiving the benefits of this Agreement.
- Any abuse, negligence, or lack of proper maintenance that excludes You from receiving the benefits of Your Service Contract also excludes You from receiving the benefits of this Agreement.
- No refund will be paid if the customer has made fraudulent statements or misrepresentations in the Refund Request Form.
- No refund will be due under this Agreement if the warranty company is unable to perform under the terms of the Service Contract.

❖ **Contact Signet for refund information and to verify this Agreement has been reported.**