

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 Comment¹ (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.

Need Help?

If you have any questions, please contact **Customer Service** at: service@lgm.ca or consult our [FAQ](#)

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)**.

| Customer Fees and Claims (9) | | | | |
|------------------------------------|--|---------------------|-----------------|---------------------|
| Cancellation Fee | Cancellation Fee Tax | Claims-to-date (10) | Customer Refund | Pending Claims (11) |
| \$100.00 | \$14.98 | \$0.00 | \$1,030.16 | No |
| <input type="checkbox"/> Waive Fee | <input type="checkbox"/> Ignore Claims | | | |

| Dealer Refund Details (12) | | | |
|-----------------------------|---------------------------|-------------------------|----------------------------|
| Original Dealer Cost | Refund Pro Rated (13) | Dealer Cost Used | LGM Portion of Refund (14) |
| \$448.40 | 91.3758 % | \$38.67 | \$294.75 |
| Original Dealer Markup (15) | Dealer Markup Earned (16) | Dealer Charge Back (17) | |
| \$804.82 | \$69.42 | \$735.41 | |

Disclaimer: By submitting this request, dealer acknowledges and confirms that he/she received, and will maintain for audit purposes, any relevant documentation. This request will be reviewed and verified by LGM and is subject to change. You will be notified of the decision.

Buttons: (19) Submit Cancellation, Exit Cancellation, Print (18)

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.

Requesting Dealer Details

Dealer
Qualit
Busine
Goldfi

! Your request has been submitted. You will be notified when it is approved.

(20) OK

Dealer Refund Details

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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* | <p>Current Odometer: Enter the kms at purchase Cancellation Effective Date: Contract date Send Refund to: (choose one) <input type="checkbox"/> No Refund Required if contract has not been paid for¹ <input type="checkbox"/> Customer** <input type="checkbox"/> Dealer** <input type="checkbox"/> Lienholder Cancellation fee: None</p> |
| Loyalty - Purchased New | Cancelling outside 30 days of purchase* + The customer is buying a new contract | <p>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) <input type="checkbox"/> Customer** <input type="checkbox"/> Dealer** Cancellation fee: None</p> |
| 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 | <p>Current Odometer: Enter the kms at purchase Cancellation Effective Date: Contract date Send Refund to: <input type="checkbox"/> No Refund Required¹ Cancellation fee: None</p> |
| Customer Request | Cancelling outside 30 days of purchase* + The Customer wishes to cancel + Dealer accepts to participate in refund ² | <p>Current Odometer: Enter the kms at purchase Cancellation Effective Date: Contract date Send Refund to: (choose one) <input type="checkbox"/> Customer** <input type="checkbox"/> Lienholder Cancellation fee: Yes</p> |
| Sold Vehicle | Cancelling outside 30 days of purchase* + Customer traded in vehicle without purchasing a new contract + Dealer accepts to participate in refund ² | <p>Current Odometer: Enter the current odometer reading Cancellation Effective Date: The date of cancellation Send Refund to: (choose one) <input type="checkbox"/> Customer** <input type="checkbox"/> Dealer** <input type="checkbox"/> Lienholder Cancellation fee: Yes</p> |
| 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 refund ² | <p>Current Odometer: Enter the current odometer reading Cancellation Effective Date: The date of the event Send Refund to: (choose one) <input type="checkbox"/> Customer** <input type="checkbox"/> Dealer** Cancellation fee: Yes</p> |
| Repo/Write-Off Lienholder Requested | Cancelling outside 30 days of purchase* + Vehicle is deemed a total loss or is repossessed with an outstanding loan + Dealer accepts to participate in refund ² if within 90 days ³ | <p>Current Odometer: Enter the current odometer reading Cancellation Effective Date: The date of the event Send Refund to: <input type="checkbox"/> Lienholder** Cancellation fee: None Documents required to complete cancellation: proof of loss and proof of outstanding loan</p> |

*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

¹In 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 repossession 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

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