

COX AUTOMOTIVE

# DEALER WELCOME GUIDE

## MANHEIM NEW JERSEY

*TRANSFORMING THE WAY THE WORLD  
BUYS, SELLS AND OWNS CARS.*

# WELCOME TO COX AUTOMOTIVE

Cox Automotive is the single source to help you drive velocity and capitalize on the huge opportunities in our rapidly changing automotive marketplace. vAuto, Manheim, NextGear Capital, AIM, DealShield, Ready Logistics and Central Dispatch connect you directly with physical auctions and 24/7 buying and selling in one end-to-end solution that will help you turn inventory faster and grow profits.

*ONE PARTNER FOR ALL YOUR INVENTORY NEEDS*

# NEW DEALER QUICK START GUIDE

THANKS FOR JOINING THE MANHEIM FAMILY! BEFORE YOU GET GOING, USE THIS QUICK START GUIDE TO KICK-START YOUR BUYING AND SELLING EXPERIENCE.

## 1. SET UP ACH PAYMENT

Set up direct deposits from the bank accounts you link to your Manheim.com profile so you can pay online or receive payments electronically. First, make sure your bank account information is registered at AuctionAccess <https://aav4.auctionaccess.com/>.

Contact your Manheim Dealer Registration team to complete the process for the auction. Learn more at <http://simplemanheim.com/pdf/how-to-set-up-ach.pdf>.

## 4. SET UP WHOLESALE VEHICLE SOURCING\*

Sign up with our partner, [Stockwave](#). Stockwave finds the money-makers for you and tells you what to pay to protect your gross. Make smarter, faster decisions at online auctions with direct access to your Stockwave research and valuation data on your desktop.

Get started at [vauto.com](http://vauto.com).

## 2. SET UP YOUR PROFILE, PREFERENCES AND NOTIFICATIONS

Whether you're in the lanes or buying and selling online, manage your Manheim business on your terms with your personalized profile. Verify ACH payments, set where you want your titles shipped, and set notifications for title status, payments, vehicle status, account hold/release and more.

Learn more at <http://simplemanheim.com/how-to-3.php>. Go to Manheim.com/profile to get started.

## 5. SET UP PURCHASE PROTECTION\*

Sign up for automatic purchase protection with our partner, [DealShield](#), or set up your preferred purchase protection. We also offer everything from basic post-sale inspections to limited powertrain inspections.

Get started at [dealshield.com](http://dealshield.com), or visit [manheim.com/services/purchase-protection](http://manheim.com/services/purchase-protection).

## 3. SET UP YOUR FLOOR PLAN\*

Apply for credit with our partner, [NextGear Capital](#), or set up the floor plan of your choice. NextGear Capital provides floor plan financing options so you can finance nearly any type of remarketed unit, including retail, wholesale, salvage and rental.

## 6. SET UP TRANSPORTATION\*

Sign up with our partners, [Ready Logistics](#) and [Central Dispatch](#), or set up your own transportation method. Whether you want full-service, turn-key transportation or prefer to manage the process yourself, these logistics services deliver.

Get started at [manheim.com/services/transportation](http://manheim.com/services/transportation).

## 7. DOWNLOAD THE MANHEIM APP\*

Away from your desk and need to find a vehicle for a customer? Want to scan a VIN when you're in the lanes? Waiting to find out when you'll get your title or gate pass? Listing vehicles you have for sale?

Download the [Manheim app](#) from the App Store or Google Play.

\*Not required, for your convenience only.

# FREQUENTLY ASKED QUESTIONS

## WHERE WILL I BE ABLE TO ACCESS MY ACCOUNT?

- View everything on your [manheim.com](https://www.manheim.com) account on any PC, laptop, tablet or mobile device.
- View and manage all sales, purchases, payments and orders in real time.

## WHAT'S THE ADVANTAGE OF YOUR PREFERRED PARTNERS?

- As Cox Automotive brands, you get direct access to the best tools and services in the industry — the ones you need to stay competitive.
- With the Manheim app, it's a 1-click process.

## HOW DO I MANAGE TITLES?

- The Vault, our new title management system, documents, verifies and posts vehicle title status on [manheim.com](https://www.manheim.com).
- Login to [manheim.com/profile](https://www.manheim.com/profile), select [Notifications](#) to set up your preferences for real-time updates on title status, tracking and more.
- Preview the title online with high-resolution images.
- You can have titles automatically shipped to an address of your choice or you can pick them up from most Manheim auction locations.  
\* You can change these options any time on [manheim.com](https://www.manheim.com).

## HOW DO I PRINT MY VEHICLE RELEASE?

- Download and print your vehicle release on [manheim.com](https://www.manheim.com) or your mobile device on demand — no more waiting in line or placing late calls to pick up your inventory.
- Login to [manheim.com](https://www.manheim.com), click on [Purchases](#) or [Sales](#).
- Under [Status](#) select the available gate pass(es) you want to print and click [Print](#).

## HOW DO I PAY ONLINE?

- Login to [manheim.com](https://www.manheim.com).
- Click [Payments \(My Account\)](#).
- Search for your invoice.
- Click [Pay Selected](#), verify the charges.
- Select [Payment Method](#), review the payment, click [Submit](#).

\*Must be an upgraded location. Confirm status with your auction representative.

# FREQUENTLY ASKED QUESTIONS (CONT.)

## **WHAT IS YOUR VEHICLE AND TITLE RELEASE POLICY WHEN PAYING ONLINE?**

- Funds will not be drawn from your bank account until the title is present (and other holds such as post-sale inspections pending and arbitrations are cleared).

## **HOW DO I VIEW AND REQUEST POST-SALE SERVICES?**

- Log into to your [manheim.com](https://manheim.com) account.
- Click on [Purchases](#) and go to your eligible vehicles. From here you can order PSI, DealShield and transportation services for your vehicles.
- Select the eligible vehicle that you would like to order a PSI, DealShield and/or transportation service for.

## **HOW DO I VIEW AND MANAGE MY TRANSACTIONS?**

- Go to [manheim.com](https://manheim.com) to view transactions across all auctions.
- On-demand capabilities are available, including reporting for purchases, sales, orders and floor plans.

## **HOW DO I GET MY INVOICES?**

- View transactions and fees, including paid and unpaid invoices, on [manheim.com](https://manheim.com).
- Download, share and print your invoices, bill of sale and gate pass.

## **HOW DO I PRINT AN INVOICE AND BILL OF SALE?**

- Log into your profile on [manheim.com](https://manheim.com), click on your [Purchases](#) and select the vehicle that you want to access a Bill of Sale and/or Invoice for.
- Click on the button and choose the Bill of Sale/Invoices you want to print. You have the option to print up to 500 different invoices.

## **WHAT DO THE LIGHTS AND ANNOUNCEMENTS MEAN?**

- All Manheim auctions use green, yellow, red and blue lights to describe condition and/or disclosures of a vehicle being sold. For details, visit [naaa.com/Policy](https://naaa.com/Policy)
- Announcements are required for anything that relates to the safety or integrity of a vehicle. They must be made both verbally and disclosed on the invoice. For details, visit [naaa.com/Policy](https://naaa.com/Policy)

## **HOW CAN I FIND THE SALES THAT BEST SUIT MY NEEDS?**

- Login to [manheim.com](https://manheim.com).
- Under [Buy](#), select [Sales Schedules](#).
- Narrow your search by location, inventory source, sale date, seller type, seller and sales type.
- For private store inventory, visit [RMSAutomotive.com/dealer-access](https://RMSAutomotive.com/dealer-access)

# INVENTORY SOLUTIONS FOR A SMARTER, MORE STREAMLINED AND PROFITABLE BUSINESS

## MARKETPLACE

Access to the industry's largest selection of inventory



**What is Manheim?** North America's live auction and digital remarketing leader. Visit [Manheim.com](http://Manheim.com) to view inventory listed across physical locations, private stores and more.

**How can it help you?** Largest inventory helps sellers get the highest value and buyers get the best quality.

**How to reach?** 866-626-4346 or [info@manheim.com](mailto:info@manheim.com).



**What is OVE?** OVE means Online Vehicle Exchange. It is Manheim's 24/7 online wholesale marketplace.

**How can it help you?** Largest selection of inventory saves you time, travel and hassle. Buy and sell from anywhere.

**How to reach?** 866-626-4346 or [support@ove.com](mailto:support@ove.com).

## ASSURANCE

Mitigate risk through condition reporting, vehicle inspections and guarantees

## DEALSHIELD

**What is DealShield?** Inventory risk mitigation for the wholesale automotive marketplace.

**How can it help you?** Protects vehicle purchase price, auction buy fee and issue resolution time against vehicle unknowns, which erode gross margin.

**How to reach?** 855-246-5556 or [support@dealshield.com](mailto:support@dealshield.com).

## AIM

**What is AiM?** Standardized inspection technologies across live and online auctions.

**How can it help you?** Vehicles with independent inspections are three times more likely to sell than a dealer disclosure or self-inspection, and sell in half the time of vehicles without an inspection.

**How to reach?** 562-432-5050 or [homepage.aiminspections.com](http://homepage.aiminspections.com).

## LOGISTICS

Tap into the industry's most reliable and comprehensive logistics solutions

## READY LOGISTICS

**What is Ready Logistics?** Full-service logistics for shippers and carriers (transporters).

**How can it help you?** Convenient "buy it, ship it, sell it" solution where we handle all of the details without complexity or additional cost. Get quotes and order at [Manheim.com](http://Manheim.com) or OVE at checkout.

**How to reach?** 480-558-3200 or [customercare@readylogistics.com](mailto:customercare@readylogistics.com).

## CENTRAL DISPATCH

**What is Central Dispatch?** Self-managed subscription logistics network for shippers and carriers (transporters).

**How can it help you?** 'Click it, ship It' solution that gives the shipper more control to work with carriers to negotiate time and price of the move. Free 30-day trial with your subscription.

**How to reach?** 866-484-1728 or [info@centraldispatch.com](mailto:info@centraldispatch.com).

## FLOOR PLANNING

Increased buying power through customizable, flexible lines of credit



**What is NextGear Capital?** Floor plan provider supporting dealers nationwide.

**How can it help you?** Gives access to working capital and provides flexible lines of credit to help grow dealer business.

**How to reach?** 888-969-3721 or [customerservice@nextgearcapital.com](mailto:customerservice@nextgearcapital.com).

## DECISIONING

Make smarter, data-driven buy and sell decisions



**What is vAuto?** New and used vehicle inventory optimization and pricing.

**How can it help you?** Assists the dealer in identifying the best vehicles for their market by appraising units correctly to obtain the most profitable bids. Helps them find the sweet spot between competitive pricing and maximum profit, and helps drive online traffic through compelling and accurate listings.

**How to reach?** 877-828-8614 or [vauto.com](http://vauto.com).



**What is Stockwave?** Helps dealers find the right vehicles at the right price from auction houses all over the country.

**How can it help you?** Dealers get the right wholesale vehicles, know what to pay, and make purchasing decisions supporting inventory investment and strategy.

**How to reach?** 888-365-1032 or [stockwave.com](http://stockwave.com).

## RECONDITIONING

Maximize vehicle profit with wholesale and retail reconditioning



**What is Retail Advantage?** Retail advantage gets vehicles Certified Pre-Owned-ready before they hit the sale.

**How can it help you?** Assists the dealer by providing reconditioning services for all their in-lane purchases. It's an efficient and dependable way to bring vehicles up to certification standards so they sell faster.

**How to reach?** 866-626-4346 or [info@manheim.com](mailto:info@manheim.com).

# FOR MORE THAN 70 YEARS, MANHEIM HAS BEEN COMMITTED TO DRIVING CLIENT SUCCESS

The climate of the automotive industry has never been more exciting or more rapidly evolving. From client service to innovations that make your auction experience faster and easier, we are relentlessly focused on driving your success in ways that save you time and money, reduce your risk and help you grow your business.

As North America's leading provider of vehicle remarketing services, with 110 physical and mobile auction locations plus digital, Simulcast and mobile auctions, and a comprehensive set of products and solutions, we're able to bring more buyers to you more efficiently so you can close more deals.

60%

CLIENTS CONNECT WITH  
MANHEIM EVERY MONTH ON A  
MOBILE DEVICE<sup>1</sup>

110+

AUCTION LOCATIONS  
IN NORTH AMERICA  
(PHYSICAL AND  
MOBILE LOCATIONS)<sup>2</sup>

5.6M

AVERAGE MONTHLY VISITS  
TO MANHEIM.COM<sup>3</sup>

Sources: <sup>1</sup>Manheim Internal Reporting, 2016; <sup>2</sup>Manheim Internal Reporting, 2016; <sup>3</sup>Manheim.com Site Reporting, Q4 2015

# YOUR SALE, YOUR WAY

WE'RE COMMITTED TO PROVIDING THE BEST AUCTION SERVICES AND SOLUTIONS TO MEET YOUR NEEDS NO—MATTER HOW YOU WANT TO BUY AND SELL.

## ONLINE AUCTIONS

- 24/7 access to the largest dealer base in the industry.
- Sell directly from your location.
- Listings go live daily at 4 pm ET. You'll know the next day if your vehicle sold.
- National/International exposure in our virtual marketplace.

Contact the **Digital Sales Team** at [sales@manheim.com](mailto:sales@manheim.com), or **Customer Care** at **1-866-MANHEIM**.

## MANHEIM EXPRESS

- **For buyers:** with the industry's only 360° imaging and enhanced seller disclosures, the Manheim Express buying experience is the easiest way to get the freshest local inventory on your lot, fast.
- **For sellers:** with the industry's only Guaranteed First Bid™, you know you can move ANY vehicle inside 48 hours — keeping holding costs and depreciation at bay.

## SIMULCAST

- Expand your reach by showing your vehicles to a live auction via real-time audio and video.
- **Simulcast Remote Seller** lets you rep your inventory online without being at the auction.

## IN-LANE AUCTIONS

- Over 780 auction events each week, including mobile auctions.
- Full-service capabilities, including Simulcast.
- Comprehensive services.

## MOBILE AUCTIONS

- Full-service auction at non-Manheim auction location.
- Site setup and prep.
- Guaranteed funds.
- In-lane and online with Simulcast exposure.

Find out if hosting a **Manheim Mobile Auction** is right for you. Contact us at **770-733-0651** or [mobileauctions@manheim.com](mailto:mobileauctions@manheim.com).

## RMS AUTOMOTIVE PRIVATE STORES

- First access to pre-lane inventory.
- Access multiple auction location inventory in minutes.
- Competitive buy fees.
- Daily sales.

For more information visit, [RMSAutomotive.com/dealer-access](https://RMSAutomotive.com/dealer-access).

# SELECTED PRODUCTS

## CONDITION REPORTS

Vehicles with Condition Reports are more likely to sell — both in-lane and online, and have 30% fewer arbitrations than those without.

## 2ND CHANCE SALES

Get another opportunity to sell inventory that didn't sell that day.

## RECONDITIONING

Recon typically pays off and can increase condition grade so vehicles sell at higher prices.

## ENHANCED VEHICLE IMAGING (EVI)

Showcase your vehicles in the best possible ways to attract more buyers.

## SIMULCAST REMOTE SELLER

Rep your cars from your desktop or laptop for more deals on the go.

## TRANSPORTATION

Turn-key or self-managed services from Manheim's preferred providers, Ready Logistics and Central Dispatch.

## SELLER DASHBOARD

Never miss an opportunity to sell a car. Track sales, run reports, access data, update floors and more.

## MANHEIM MARKET REPORT (MMR)

The industry's most comprehensive pricing tool allows you to see recent vehicle sales information so you can price competitively.

## RETAIL VIEW

Send information about a vehicle to interested buyers without any of the pricing information.

## MANHEIM VEHICLE SOLUTIONS

Fill your lot fast and easy without leaving your dealership.

## POST SALE INSPECTIONS

Our Post-Sale Inspection (PSI) services provide confidence and peace of mind about your vehicle by inspecting major vehicle components before your vehicles leave the auction site, helping to minimize unexpected repairs.



# NEXTGEAR CAPITAL CONFIDENTIAL DEALER APPLICATION

## BUSINESS CREDIT APPLICANT INFORMATION

Exact Legal Name: \_\_\_\_\_

DBA Name (if applicable): \_\_\_\_\_

Requested Credit Limit Amount \$: \_\_\_\_\_

Requested Product Type

Retail	<input type="checkbox"/>	<input type="checkbox"/> Marine
Wholesale	<input type="checkbox"/>	<input type="checkbox"/> Heavy Truck
Rental	<input type="checkbox"/>	<input type="checkbox"/> RV
Powersports	<input type="checkbox"/>	<input type="checkbox"/> Other: _____
Salvage	<input type="checkbox"/>	

Business Auction Access #: \_\_\_\_\_

Dealer License # \_\_\_\_\_ Exp Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

State of Formation/Organization: \_\_\_\_\_

Federal Tax ID: \_\_\_\_\_ State Tax ID: \_\_\_\_\_

Date Business Started: \_\_\_\_/\_\_\_\_/\_\_\_\_

Business Structure: \_\_\_\_\_ Business Profile:

Corporation	<input type="checkbox"/>	<input type="checkbox"/> Retail	<input type="checkbox"/> Marine
Partnership	<input type="checkbox"/>	<input type="checkbox"/> Wholesale	<input type="checkbox"/> Heavy Truck
LLC	<input type="checkbox"/>	<input type="checkbox"/> Rental	<input type="checkbox"/> RV
Sole Proprietor	<input type="checkbox"/>	<input type="checkbox"/> Powersports	<input type="checkbox"/> Other: _____
		<input type="checkbox"/> Salvage	

Services you offer:

Mechanical	<input type="checkbox"/>	<input type="checkbox"/> Warranties - List Name(s) of Warranty Co: _____
Insurance	<input type="checkbox"/>	
Consignment	<input type="checkbox"/>	<input type="checkbox"/> BHPH - List Name(s) of Finance Co: _____
Body Shop	<input type="checkbox"/>	

Business Email: \_\_\_\_\_

Business Website: \_\_\_\_\_

Physical Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

Own  Rent  Business # \_\_\_\_\_ Business Fax # \_\_\_\_\_

Mail Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

Avg # of Monthly Sales: \_\_\_\_\_ Avg Unit Turn Days: \_\_\_\_\_

Avg Wholesale Unit Price \$: \_\_\_\_\_ Avg # Units on Lot: \_\_\_\_\_

Where are the majority of your units obtained:

Auction	<input type="checkbox"/>	<input type="checkbox"/> Retailers	<input type="checkbox"/> Internet
Wholesalers	<input type="checkbox"/>	<input type="checkbox"/> Trade-Ins	<input type="checkbox"/> Other: _____

Second Location: Yes No Has Physical Inventory Yes No

Physical Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

Own Rent Business # \_\_\_\_\_ Business Fax # \_\_\_\_\_

Application Completed By: \_\_\_\_\_

Title: \_\_\_\_\_

## BUSINESS BANKING INFORMATION

Bank Name: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Checking Acct #: \_\_\_\_\_

Bank Routing #: \_\_\_\_\_ Bank Phone #: \_\_\_\_\_

## GUARANTOR INFORMATION

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Ownership: \_\_\_\_\_ %  Own  Rent

Home Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

Mail Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

DOB: \_\_\_\_/\_\_\_\_/\_\_\_\_ SS #: \_\_\_\_\_

Driver's License #: \_\_\_\_\_

State of Issue: \_\_\_\_\_

Home Phone # \_\_\_\_\_

Personal Email: \_\_\_\_\_

Individual Auction Access #: \_\_\_\_\_

## GUARANTOR INFORMATION

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Ownership: \_\_\_\_\_ %  Own  Rent

Home Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

Mail Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

DOB: \_\_\_\_/\_\_\_\_/\_\_\_\_ SS #: \_\_\_\_\_

Driver's License #: \_\_\_\_\_

State of Issue: \_\_\_\_\_

Home Phone # \_\_\_\_\_

Personal Email: \_\_\_\_\_

Individual Auction Access #: \_\_\_\_\_

## CURRENT/FORMER FLOOR PLANNING FINANCING

Finance Company: \_\_\_\_\_

Year Obtained: \_\_\_\_\_ Credit Limit \$: \_\_\_\_\_ Credit Balance \$: \_\_\_\_\_

Finance Company: \_\_\_\_\_

Year Obtained: \_\_\_\_\_ Credit Limit \$: \_\_\_\_\_ Credit Balance \$: \_\_\_\_\_

## AGREEMENT

Each of the undersigned, in his or her individual capacity, and in any representative capacity (individually and together, "You" and "Your"), hereby certifies that the information contained within this application and any financial statements and other materials provided in connection herewith (together with all contents thereof), are true, complete, and accurate in all respects. You hereby authorize NextGear Capital, Inc., together with its subsidiaries, affiliates, and parent companies (collectively, "NextGear Capital") to (1) obtain and share credit and other information relating to You from and with credit bureaus, financial institutions, trade creditors, affiliates, and others, and to conduct such credit investigations as NextGear Capital, in its sole discretion, deems necessary; (2) obtain Your consumer credit report, and You expressly ratify any consumer credit report or other materials that may have been obtained by or on behalf of NextGear Capital prior to the date hereof; and (3) contact any third parties to disclose any information that may now or hereafter be in NextGear Capital's possession, including information contained in this application and in any financial statements or other materials provided or obtained in connection herewith, for purposes of, among other things, assessing Your credit worthiness, collecting any outstanding debt owed by You, or obtaining intercreditor, subordination, or similar agreements. You agree that NextGear Capital may obtain credit reports about You to review this application and, if NextGear Capital extends a line of credit as a result of this application, that NextGear Capital may obtain credit reports about You in the future to review, update, collect, and service such line of credit, and for any other purposes permitted by law. You hereby expressly authorize NextGear Capital to communicate with You via facsimile transmissions, email, telephonic transmissions, both to a residential telephone line and/or cell phone, including text messaging, using an automatic telephone dialing system or an artificial or prerecorded voice message, and/or any other forms of communication, for any purpose, including general business matters, account information, marketing materials, collection, and/or any other communication needs. You agree that such express permission shall extend to any and all of the contact information that You have provided herein, including physical and email addresses, phone numbers, fax numbers, etc., and to such other addresses, phone numbers, email addresses, on-line chat, social media platforms, etc. that You may provide to NextGear Capital, or that NextGear Capital may obtain from any third party at a later date. You have authority to provide this consent because You are the subscriber of the telephone number or You are a customary user who has authority to consent to these communications. If You change your telephone number(s), You agree to contact NextGear Capital immediately to advise of any such change. You understand and agree the line of credit requested, if approved, may be used solely for Your business or commercial purposes and not for any personal, family, or household purposes. Neither this application nor any other loan request by You shall constitute a commitment by NextGear Capital to lend funds to You or to take any other action. NextGear Capital may approve or reject this application in its sole discretion, with or without notice to You. You acknowledge and agree that this application is being executed in both Your individual capacity and in Your representative capacity, if any.

California Residents: An applicant, if married, may apply for a separate account.

Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

NOTICE: If this application is denied, You have the right to a written statement of the specific reasons for the denial. To obtain the statement, contact NextGear Capital, Attn: Lending, 1320 City Center Dr., Suite 100, Carmel, IN 46032, tel: (888) 969-3721, within 60 days from the date You are notified of our decision. We will send You a written statement of reasons for the denial within 30 days after receiving Your request for the statement. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race; color; religion; national origin; sex; marital status; age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning the creditor is: Federal Trade Commission, Equal Credit Opportunity, Washington DC 20580.

Signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

All advances made in California by NextGear Capital are made pursuant to NextGear Capital's California Finance Lender License

#603G505.

# MANHEIM CUSTOMER CODE OF CONDUCT

## POLICY

Manheim takes very seriously the safety and security of its employees and customers, and the integrity of the transactions taking place in its auction locations. To provide a safe and secure environment and to ensure the legitimacy of transactions occurring at Manheim auction locations and online, Manheim has adopted the terms of this Customer Code of Conduct (“**Code**”). Manheim is a private organization to which access by customers and others is by invitation-only. Manheim reserves the right to do or not do business with any person or entity, for any reason, just as its customers have the right to choose to do or not do business with Manheim. This Code sets forth expected and required behavior for buyers, sellers, other persons or entities engaging in transactions through Manheim’s private marketplace whether in person or online, and anyone participating in a Manheim auction or visiting a Manheim location (collectively, “**Auction Customers**”), and outlines actions that may be taken by Manheim or Cox Automotive in response to any violation of such expectations and requirements.

## PROHIBITED CONDUCT

**Commercial Violations:** Manheim is committed to honesty, integrity, and fair dealing in its business operations and expects the same of Auction Customers. Accordingly, Auction Customers are prohibited from engaging in certain activities, including, but not limited to, the following:

- Collusion/fraud/misrepresentation
- Paying of bribes/kickbacks
- Engaging in frivolous or abusive claims or litigation, or attempting to make unauthorized contact with management of Manheim or Cox Automotive
- Abuse of Manheim systems or commercial practices, as described in the Manheim Terms and Conditions currently in effect and as may be amended, from time to time, in Manheim’s sole discretion (the “Manheim Terms and Conditions”)
- Failure to meet payment obligations
- Misrepresenting credentials or computer login IDs and passwords, or improperly allowing others to use them

- Escorting unauthorized persons onto Manheim’s premises
- Excessive, abusive, or fraudulent use of arbitration procedures
- Facilitating retail customers’ access to the auction and/or “Curbstoning” vehicles
- Improperly interfering with or attempting to impact condition reports
- Failure to make any required NAAA disclosure
- Failure by third-party remarketers to accurately disclose third-party relationship
- Any other violation of the Manheim Terms and Conditions

**Criminal Activity Or Verbal Or Physical Abuse:** The safety and security of its customers and employees is a core priority for Manheim. Therefore, Auction Customers are strictly prohibited from engaging in activity that could put safety and/or security in jeopardy, including, but not limited to, the following:

- Failing Manheim or Auction Access due diligence (e.g. appearing on the OFAC SDN list or law enforcement wanted list, being under investigation for criminal activity, dealer license suspension, etc.)
- Tampering with vehicles or other assets or equipment owned by another entity
- Assault or battery
- Fighting or belligerent conduct
- Threats of any kind, whether overt or implied
- Use of profanity or derogatory epithets of any kind (e.g., racial, sexual, national origin, etc.)
- Abusive behavior or harassment of Manheim personnel or guests
- Theft of any kind, in any degree
- Causing property damage
- Illegal possession of weapons or drugs at an auction location
- Unauthorized driving of vehicles
- Failure to obey posted signs or regulations, or to follow instructions given by Manheim personnel
- Failure to obey safety rules
- Other criminal activity of any kind

# MANHEIM CUSTOMER CODE OF CONDUCT (CONT.)

## CONSEQUENCES FOR VIOLATIONS OF THIS CODE

Manheim is a private marketplace, as described in the Manheim Terms and Conditions, and may, at its sole discretion, cease doing business with or deny access to any person or entity at any time and for any reason. In furtherance of Manheim's desire to maintain a safe and secure environment, while ensuring the integrity of the auctions, Manheim has established the following consequences to which an individual who violates the expectations and requirements set forth in this Code, or otherwise exhibits inappropriate or unethical behavior, as well as the dealerships or companies they represent, are subject, at the sole discretion of Manheim. Such consequences include, but are not limited to, the following:

- Written or verbal warnings
- Mandatory coaching (e.g., regarding appropriate use of arbitration)
- Immediate expulsion from any Manheim facility
- Temporary or permanent suspension from any or all Manheim locations, or online (simulcast, OVE, etc.)
- Temporary or permanent suspension from buying or selling activities at individual Manheim locations, or online (simulcast, OVE, etc.)
- Temporary or permanent suspension from buying or selling activities at all Manheim locations, or online (simulcast, OVE, etc.)
- Temporary or permanent suspension from access to all Cox Automotive products and services

All customer suspensions or bans are FINAL and are at the, sole and absolute, discretion of Manheim and/or Cox Automotive. Any questions regarding any consequences may be addressed only to Manheim's Customer Care line.

# *EXPLORE SALE INFORMATION*

**OPEN SALE**

**ADDITIONAL INFORMATION**

**FORD CLOSED SALE**

**SIMULCAST**

**CHASE CLOSED SALE**

**OVE**

**HIGHLINE SALE**

**PRE-SALE INVENTORY**

**POST-SALE RESULTS**

**SOCIAL MEDIA**

# *EXPLORE DIRECTIONS*

# EXPLORE LOCATION SPECIFICS



*EXPLORE TRAVEL INFORMATION*

*EXPLORE TRAVEL ACCOMMODATIONS*

**TRANSPORTATION**

