

# IMPORTANT NOTICE

## Subject: Agent/Dealer Chargeback Protection Plan

October 1, 2025

We are excited to announce upcoming enhancements to our No Chargeback (NCB) Protection Plans for all non-Gap products, effective **October 1, 2025**.

Moving forward on all new sign-ups, NCB protection will be available for VSC, All Ancillary Products, Bundles, Diminished Value, and all other non-Gap programs with the following benefit options:

1. **Agent Commissions** – Protect all or a portion of your commissions from chargebacks.
2. **Dealership Marketing Incentives & Overrides** – Dealers can safeguard marketing incentives paid to the dealership, dealer, or dealership employees.
3. **Retail Mark-Up** – Dealers may designate a fixed retail mark-up amount at setup to be protected from cancellations and chargebacks.

When a 14% NCB amount is applied to one or more of these areas, Wise F&I will manage all cancellation chargeback payments on behalf of the entity. All that's required is a signed agreement between the entity and Wise F&I—we'll take care of the rest.

We know that you may have questions or concerns; so, please contact Wise F&I Client Services at 800-849-9559 or [clientservices@wisefandi.com](mailto:clientservices@wisefandi.com).

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