

PRIVACY STATEMENT - CALIFORNIA RESIDENTS

This PRIVACY STATEMENT FOR CALIFORNIA RESIDENTS supplements the information contained in the Online Privacy policy of Santander Consumer USA and its subsidiaries (collectively, "we," "us" or "our") and applies solely to visitors, users and others who reside in the State of California ("consumers" or "you"). Any terms defined in the California Consumer Privacy Act of 2018 ("CCPA") have the same meaning when used in this notice.

This Privacy Statement does not include information that we collect, process, sell or disclose pursuant to the federal Gramm-Leach-Bliley Act or the California Financial Information Privacy Act. If we provide a financial product or service to you, we will use and share any information that we collect from or about you in accordance with our Privacy Policy and Opt-Out Notice at https://santanderconsumerusa.com/wp-content/uploads/2019/11/SC-SER_90920-0-SCUSA-Privacy-Policy4.pdf, which describes our practices with regards to your information, as well as how you can limit certain sharing of your personal information.

PERSONAL INFORMATION

We collect information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household ("personal information").

Personal information does not include:

- » Publicly available information from government records.
- » De-identified or aggregated consumer information.

YOUR RIGHTS UNDER CCPA

1. Right to Know

You have the right to request that we disclose to you what personal information we collect, use, disclose and sell to third parties as follows:

- » The categories of personal information we collected about you.
- » The categories of sources for the personal information we collected about you.
- » Our business or commercial purpose for collecting or selling that personal information.
- » The categories of third parties with whom we share that personal information.
- » The specific pieces of personal information we collected about you.
- » If we sold or disclosed your personal information for a business purpose, two separate lists disclosing:
 - The personal information categories that were sold to each category of recipient; and
 - The personal information categories that were disclosed to each category of third party for a business purpose.

In order to submit a request, you must call our toll-free number at 877-214-5770 or submit your request in writing to: CCPA Processing Team, Santander Consumer USA, P.O. Box 660538, Dallas, TX 75266-9039. For your convenience, we have included a request form at the end of this notice. Once we receive such request, we will proceed to verify your identity by matching the information provided by you with the information included in our records. To do so, you will have to provide the following:

- » First, middle and last name
- » Current address
- » Former addresses
- » Email
- » Phone number

Additionally, if you ask us to provide you with specific pieces of personal information, we may request that you complete and return a signed declaration under penalty of perjury that you are the consumer whose personal information is the subject of the request. Completed declaration should be mailed to: CCPA Processing Team, Santander Consumer USA, P.O. Box 660538, Dallas, TX 75266-9039.

INFORMATION WE COLLECT

In particular, we have collected the following categories of personal information from consumers within the last 12 months:

Categories of Personal Information	Examples	Categories of Sources and Purpose	Categories of Third Parties
A. Identifiers.	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number or other similar identifiers.	Obtained directly from the consumer, as well as from third parties in connection with the services we provide to you, such as dealers	Our affiliates, service providers and third parties authorized by you, in connection with products or services we provide to you
B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number or any other financial information, medical information or health insurance information; some personal information included in this category may overlap with other categories.	Obtained directly from the consumer or the consumer's device, as well as from third parties in connection with the services we provide, such as dealers, business partners, joint marketing partners, or professional service organizations.	Our affiliates, service providers and third parties authorized by you, in connection with products or services we provide to you.
C. Protected classification characteristics under California or federal law.	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).	Obtained directly from the consumer, from public records obtained from government entities, as well as from third parties in connection with the services we provide, such as dealers, business partners, joint marketing partners, or professional service organizations.	Our affiliates, service providers and third parties authorized by you, in connection with products or services we provide to you.

Categories of Personal Information	Examples	Categories of Sources and Purpose	Categories of Third Parties
D. Commercial information.	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consumption histories or tendencies.	Obtained from public records and third parties, such as credit report agencies, in connection with the services we provide to you.	Our affiliates, service providers and third parties authorized by you, in connection with products or services we provide to you.
E. Biometric information.	Genetic, physiological, behavioral and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints and voiceprints, iris or retina scans, keystroke, gait or other physical patterns, and sleep, health or exercise data.	Obtained directly from the consumer.	Our affiliates, service providers and third parties authorized by you, in connection with products or services we provide to you.
F. Internet or other similar network activity.	Browsing history, search history, information on a consumer's interaction with a website, application or advertisement.	Obtained directly from the consumer.	Our affiliates, service providers and third parties authorized by you, in connection with products or services we provide to you.
G. Sensory data.	Audio, electronic, visual, thermal, olfactory or similar information.	Obtained directly from the consumer.	Our affiliates, service providers and third parties authorized by you, in connection with products or services we provide to you.
H. Professional or employment-related information.	Current or past job history or performance evaluations.	Obtained directly from the consumer, as well as from third parties in connection with the services we provide to you, such as dealers.	Our affiliates, service providers and third parties authorized by you, in connection with products or services we provide to you.
I. Inferences drawn from other personal information.	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities and aptitudes.	Obtained directly from the consumer, as well as from third parties in connection with the services we provide, such as dealers, business partners, joint marketing partners, or professional service organizations.	Our affiliates, service providers and third parties authorized by you, in connection with products or services we provide to you.

We obtain the categories of personal information listed above from the following categories of sources:

- » Directly and indirectly from our customer or consumers. For example, from documents that our customers provide us related to the services for which they engage us or information we collect from providing services to them.
- » Directly and indirectly from activity on our website (www.santanderconsumerusa.com). For example, from submissions through our website portal or website usage details collected automatically.
- » From third parties that interact with us in connection with the services we perform. For example, from auto dealerships so we may provide financing services.

PURPOSE FOR COLLECTING THE PERSONAL INFORMATION

We collect the personal information described above for one or more of the following business purposes:

- » Auditing related to a current interaction with you and concurrent transactions, including but not limited to counting ad impressions to unique visitors, verifying positioning and quality of ad impressions and auditing compliance with this provision and other standards, including compliance with applicable law.
- » Detecting security incidents, protecting against malicious, deceptive, fraudulent or illegal activity and prosecuting those responsible for that activity.
- » Debugging to identify and repair errors that impair existing intended functionality.
- » Short-term, transient use, as long as the personal information is not disclosed to another third party and is not used to build a profile about you or otherwise alter your experience outside the current interaction, including but not limited to the contextual customization of ads shown as part of the same interaction.
- » Performing services to you, directly or through a service provider, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services or providing similar services. This includes using the information to provide you products or services that you request from us. This also includes using your personal information to fulfill or meet the reason for which you provide us the information. For example, if you provide us with personal information in order for us to provide vehicle financing, we will use that information to provide you such financing.
- » Undertaking internal research for technological development and demonstration.
- » Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for or controlled by us, and to improve, upgrade or enhance the service or device that is owned, manufactured, manufactured for or controlled by us.

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated or incompatible purposes without providing you notice.

SHARING OF PERSONAL INFORMATION

We may disclose your personal information to third parties for a business purpose.

In the preceding 12 months, we have disclosed the following categories of personal information for a business purpose:

Category A: Identifiers.

Category B: California Customer Records personal information categories.

Category C: Protected classification characteristics under California or federal law.

Category D: Commercial information.

Category E: Professional or employment-related information.

Category F: Internet or other similar network activity.

Category G: Sensory data.

Category H: Professional or employment-related information.

Category I: Inferences drawn from other personal information.

We disclose your personal information for a business purpose to the following categories of third parties:

- » Our affiliates.
- » Service providers.
- » Third parties to whom you or your agents authorize us to disclose your personal information in connection with products or services we provide to you.

Although we currently do not sell personal information, in the preceding 12 months we may have sold personal information contained in your application to other financing sources, pursuant to the consent you provided to us before we collected such information. We do not collect, use, disclose or sell personal information about individuals under 16 years of age.

2. Right to Request the Deletion of Your Personal Information

You have the right to request that we delete your personal information, subject to certain exceptions. In order to submit a request, you must call our toll-free number at 877-214-5770 or submit your request in writing to: CCPA Processing Team, Santander Consumer USA, P.O. Box 660538, Dallas, TX 75266-9039. For your convenience, we have included a request form at the end of this notice. Once we receive your request, will proceed to verify your identity by matching the information provided by you with the information included in our records. To do so, you will have to provide the following:

- » First, middle and last name
- » Current address
- » Former addresses
- » Email
- » Phone number

Additionally, if you ask us to delete your personal information, we may request that you complete and return a signed declaration under penalty of perjury that you are the consumer whose personal information is the subject of the request. Completed declaration should be mailed to: CCPA Processing Team, Santander Consumer USA, P.O. Box 660538, Dallas, TX 75266-9039. Once we receive and verify your request, we will delete (and direct our service providers to delete) your personal information from our records, unless an exception applies.

We may deny your deletion request if retaining the information is necessary for us or our service providers to:

- » Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you or otherwise perform our contractual obligations with you.
- » Detect security incidents, protect against malicious, deceptive, fraudulent or illegal activity or prosecute those responsible for such activities.
- » Debug products to identify and repair errors that impair existing intended functionality.
- » Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
- » Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 seq.).
- » Engage in public or peer-reviewed scientific, historical or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent.
- » Enable solely internal uses that are reasonably aligned with your expectations based on your relationship with us.
- » Comply with a legal obligation.
- » Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

3. Right to Opt Out of the Sale of Personal Information

We do not currently sell your personal information to third parties and will not sell your personal information in the future without providing you a notice informing you of your right to opt out of such sale.

4. Right to Non-Discrimination

We will not discriminate against you for exercising any of your rights under CCPA. Unless permitted by the CCPA, we will not:

- » Deny you goods or services.
- » Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- » Provide you a different level or quality of goods or services.
- » Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

SUBMITTING REQUESTS THROUGH YOUR AUTHORIZED AGENT

You may designate an authorized agent to make requests under CCPA on your behalf. In order to do so, you will need to complete the Authorized Agent form that we have included in this privacy statement for your convenience.

CHANGES TO OUR PRIVACY STATEMENT

We reserve the right to amend this privacy statement at our discretion and at any time. When we make changes to this privacy statement, we will notify you by email or through a notice on our website home page.

CONTACT INFORMATION

If you have any questions or comments about this notice, the ways in which we collect and use your personal information, your choices and rights regarding such use, or wish to exercise your rights under CCPA, please do not hesitate to contact us at:

Phone: 877-214-5770

Mail: Attn: CCPA Processing Team
Santander Consumer USA
P.O. Box 660538
Dallas, TX 75266-9039

DATE OF LAST REVIEW: DECEMBER 2019

California Consumer Privacy Act (CCPA) Web Form

The CCPA applies solely to California residents. If you are not a current California resident we will not process your request.

Any disclosure we provide will cover personal information that Santander Consumer USA Inc. has collected from you in the 12-month period immediately preceding the date we receive your request. We will attempt to provide a response to your request within 45 days. If we need additional time to respond to your request, we will notify you of such an extension and the time period needed to respond. In order to verify your request, we need to collect some identifying information to match it with the information within our systems. The accuracy of the information you provide has a direct impact on our ability to verify your identity and fulfill your request.

Please complete all applicable sections below and note that some requests require the completion of a declaration where you must affirm under penalty of perjury that you are the individual whose personal information is the subject of the request. They are marked with *. If you are filling out a request as an authorized agent, please complete the Authorized Agent Form below.

Once completed, please print and send this form via regular mail to: CCPA Processing Team, Santander Consumer USA, P.O. Box 660538, Dallas, TX 75266-9039.

INDIVIDUAL REQUEST

Please select the nature of your request (select all that apply).

- | | |
|---|---|
| <input type="checkbox"/> Right to Know (categories of your personal information) | <input type="checkbox"/> Right to Know (specific pieces of personal information)* |
| <input type="checkbox"/> Right to Access (receive a copy of your personal information)* | <input type="checkbox"/> Right to Delete* |

*If you select this request you will need to complete the declaration attached to this document, along with completing this section.

Please answer the following questions by selecting all the checkboxes that apply.

Are you a current customer or have you ever been a customer? Yes No

Have you ever applied for a financing with us? Yes No

Please provide the following information.

First Name: _____

Middle Name (if applicable): _____

Last Name: _____

Current Residential Address: _____

Previous Address (on file with us): _____

Email Address: _____

Phone Number(s): _____

CALIFORNIA CONSUMER PRIVACY ACT DECLARATION

Santander Consumer USA Inc.
P.O. BOX 660538
Dallas, TX 75266-9039
Attention: CCPA Processing Team

I, _____,
(insert name of person making the declaration)

certify (or declare) under penalty of perjury that I am the consumer whose personal information is subject to the request under the California Consumer Privacy Act ("CCPA") and that all the information I have provided to Santander Consumer USA Inc. accompanying the CCPA request is true and correct.

In _____, on _____
(insert place of execution) (insert date of execution)

Print: _____

Signature: _____

AUTHORIZED AGENT FORM

Please complete the following form in order to authorize a third party to exercise rights under the California Consumer Privacy Act ("CCPA") on your behalf. Please note that if you have a valid Power of Attorney pursuant to the California Probate Code Sections 4000 to 4465, completing this form is not necessary and you only need to provide such Power of Attorney.

I _____, resident at
(insert individual's name)

_____, hereby appoint
(insert individual's address)

_____, resident at
(insert authorized agent's name)

(insert authorized agent's address)

as my authorized agent ("Authorized Agent") to perform any and all acts on my behalf in any lawful way with respect to the following subjects (please mark the specific rights you would like your Authorized Agent to be able to exercise on your behalf and, if you would like your agent to exercise all the rights under CCPA on your behalf, please mark the last category):

- Right to know the categories of my personal information
- Right to delete my personal information
- Right to access specific pieces of my personal information
- All rights under CCPA

This authorization is effective immediately upon signature, until it is revoked. Revocation of this authorization is not effective as to a third party until the third party has actual knowledge of the revocation.

I agree that any third party who receives a copy of this document may act under it. I agree to indemnify the third party for any claims that arise against the third party because of reliance on this authorization.

By my signature, I acknowledge that I have read and understand the above information:

Signed this _____ day of _____, 20_____.

_____[Signature of Individual]

BY EXECUTING OR ACTING UNDER THIS AUTHORIZATION, THE AUTHORIZED AGENT HEREBY ACCEPTS THE APPOINTMENT AND ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES OF AN AGENT.

By my signature, I acknowledge that I have read and understand the above information:

Signed this _____ day of _____, 20_____.

_____[Signature of Authorized Agent]