



## FACTS

### WHAT DOES SANTANDER CONSUMER USA INC. DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

#### How?

All financial companies need to share customers' personal information to run their everyday businesses. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Santander Consumer USA Inc. chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information   | Does Santander Consumer USA Inc. share? | Can you limit this sharing? |
|--|---|-----------------------------|
| <b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus | <b>Yes</b>                              | <b>No</b>                   |
| <b>For our marketing purposes -</b> to offer our products and services to you  | <b>Yes</b>                              | <b>No</b>                   |
| <b>For joint marketing with other financial companies</b>  | <b>Yes</b>                              | <b>No</b>                   |
| <b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences  | <b>Yes</b>                              | <b>No</b>                   |
| <b>For our affiliates' everyday business purposes -</b> information about your creditworthiness  | <b>Yes</b>                              | <b>Yes</b>                  |
| <b>For our affiliates to market to you</b>   | <b>Yes</b>                              | <b>Yes</b>                  |
| <b>For our nonaffiliates to market to you</b>  | <b>Yes</b>                              | <b>Yes</b>                  |

#### To limit our sharing

- Call **888.222.4227** – our menu will prompt you through your choice(s)
- Visit us online at [myaccount.santanderconsumerusa.com](https://myaccount.santanderconsumerusa.com)

**Please note:**

If you are a *new* customer, we can begin sharing your information **30 days from the date we sent this notice**. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

#### Questions?

**Call 888.222.4227 or go to [myaccount.santanderconsumerusa.com](https://myaccount.santanderconsumerusa.com)**

## Who we are

Who is providing this notice?

Santander Consumer USA Inc.

## What we do

|  |  |
|--|--|
| <p><b>How does Santander Consumer USA Inc. protect my personal information?</b></p>              | <p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings and limited access to your information by employees.</p>  |
| <p><b>How does Santander Consumer USA Inc. collect my personal information?</b></p>              | <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>■ Apply for financing or pay your bills</li> <li>■ Give us your contact information or provide employment information</li> <li>■ Give us your income information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates and other companies.</p>   |
| <p><b>Why can't I limit all sharing?</b></p>   | <p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>■ Sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ Affiliates from using your information to market to you</li> <li>■ Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p> |
| <p><b>What happens when I limit sharing for an account I hold jointly with someone else?</b></p> | <p>Your choices will apply to everyone on your account.</p>  |

## Definitions

|                               |  |
|-------------------------------|--|
| <p><b>Affiliates</b></p>      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Our affiliates include companies with a Santander name; financial companies such as Banco Santander.</i></li> </ul>   |
| <p><b>Nonaffiliates</b></p>   | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Nonaffiliates we share with can include banks, credit card companies, consumer finance companies, insurance companies, and direct marketing companies.</i></li> </ul> |
| <p><b>Joint Marketing</b></p> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include warranty or service contract providers, GAP insurance providers and other insurance companies.</i></li> </ul>   |

## Other important information

**California Residents:** We will not share your information with companies outside of Santander, except for our everyday business purposes, for marketing our products and services to you or with your consent. Learn more about your rights under the California Consumer Privacy Act on or after January 2020, at <https://santanderconsumerusa.com/docs/ccpa-notice> or <https://roadloans.com/docs/ccpa-notice>

**Nevada Residents:** This notice is provided to you pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the "To limit our sharing" section above. For more information, contact us at Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-1245; Phone: 888.222.4227. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone: 702.486.3132; Email: [aginfo@ag.nv.gov](mailto:aginfo@ag.nv.gov).

**North Dakota Residents:** To the extent that related state law applies, we will not disclose information about you to anyone other than our affiliates without your express authorization except as required or permitted by law.

**Texas Residents:** If you are a resident of the state of Texas, the following notice applies to you. For questions or complaints about your loan, contact Santander Consumer USA Inc. at 888.222.4227 or via mail to P.O. Box 961245, Fort Worth, TX 76161-1245. Santander Consumer USA Inc. is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting Santander Consumer USA Inc., consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: 800.538.1579. Fax: 512.936.7610. Website: [occc.texas.gov](http://occc.texas.gov). Email: [consumer.complaints@occc.texas.gov](mailto:consumer.complaints@occc.texas.gov).

**Vermont Residents:** We will not share your information with companies outside of Santander, except for our everyday business purposes, for marketing our products and services to you or with your consent. We will not disclose credit information about you within or outside the Santander family of companies except as required or permitted by law.