



## PRIVACY POLICY FOR CALIFORNIA RESIDENTS

This PRIVACY POLICY FOR CALIFORNIA RESIDENTS (“CA Privacy Policy”) supplements (but does not replace) the information contained in the [Online Privacy Policy](#) and [United Auto Credit Privacy Notice](#). This CA Privacy Policy applies to the tools, features, and services offered by United Auto Credit Corporation or any of its affiliates and subsidiaries (collectively, “UACC”, “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 CA Privacy Policy.

This CA Privacy Policy does not apply to information that we collect, process, or disclose pursuant to Gramm-Leach Bliley Act (“GLBA”). 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://www.unitedautocredit.net/UACCPPrivacyNotice.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: (i) Publicly available information from government records or (ii) 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 certain personal information we collect, use, disclose and sell to third parties over the past twelve (12) months, subject to certain exceptions, as follows:

- The categories of personal information we collected about you.
- The categories of sources for the personal information from which the personal information is collected.
- The business or commercial purpose for collecting your 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, additional information disclosing:
  - The categories of personal information that we disclosed about your for a business or commercial purpose; and
  - The categories of third parties to whom your personal information was disclosed for a business or commercial purpose, and which category of personal information was disclosed to that category of third party.

#### 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. We may deny your deletion request, including, but not limited to, 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.
- Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 seq.).
- Enable solely internal uses that are reasonably aligned with your expectations based on your relationship with us.
- Comply with a legal obligation.

#### 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: (i) deny you goods or services; (ii) charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties; (iii) provide you a different level or quality of goods or services; or (iv) suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

## INFORMATION WE COLLECT

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

Categories of Personal Information	Examples	Categories of Third Parties We May Disclose Personal Information to for a Business Purpose
<b>A. Identifiers</b>	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol (IP) address, email address, account name, social security number, driver's license number, passport number or other similar identifiers.	Our parents, subsidiaries, affiliates, service providers, credit reporting companies, insurance companies, financed product providers, third parties authorized by you.
<b>B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e))</b>	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.	Our parents, subsidiaries, affiliates, service providers, credit reporting companies, insurance companies, financed product providers, and third parties authorized by you.
<b>C. Protected classification characteristics under California or federal law</b>	Age, race, color, ancestry, national origin, citizenship, religion or creed, marital status, sex (including gender, gender identity, gender expression), medical condition, pregnancy or childbirth, veteran or military status.	Our parents, subsidiaries, affiliates, service providers, credit reporting companies, and third parties authorized by you.
<b>D. Commercial information</b>	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consumption histories or tendencies.	Our parents, subsidiaries, affiliates, service providers, credit reporting companies, insurance companies, financed product providers, and third parties authorized by you.
<b>E. Biometric information</b>	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, and keystroke.	Our parents, subsidiaries, affiliates, service providers and third parties authorized by you.
<b>F. Internet or other similar network activity</b>	Browsing history, search history, information on a consumer's interaction with a website, application or advertisement.	Our affiliates, service providers and third parties authorized by you, in connection with products or services we provide to you.
<b>G. Geolocation data</b>	This includes precise location data derived from GPS coordinates or telemetry data.	Our parents, subsidiaries, affiliates, service providers and third parties authorized by you.
<b>H. Sensory data</b>	Audio, electronic, visual, thermal, olfactory or similar information such as call recordings, web activity recordings, etc.	Our parents, subsidiaries, affiliates, service providers and third parties authorized by you.

Categories of Personal Information	Examples	Categories of Third Parties We May Disclose Personal Information to for a Business Purpose
<b>I. Professional or employment-related information</b>	Current or past job history.	Our parents, subsidiaries, affiliates, service providers, and third parties authorized by you.
<b>J. Inferences drawn from other personal information</b>	Profile reflecting a person's preferences, characteristics, predispositions, behavior, attitudes, intelligence, abilities and aptitudes.	Our parents, subsidiaries, 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.uniteautocredit.net). For example, from submissions through our website portal or website usage details collected automatically.
- From third parties, business partners, or professional service organizations 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, and auditing compliance with this specification and other standards.
- 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 or improving services for you, directly or through a service provider, including maintaining or servicing accounts, providing customer service, facilitating communications between users, providing consumer with requested or personalized content, communicating with you about new features, products or services or processing or fulfilling orders and transactions, issuing and mail billing statements and letters, verifying customer information, processing payments, providing financing, 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.
- Undertaking internal research for technological development and/or demonstration and analyzing trends.
- Quality assurance, such as undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured for, or controlled by us, and to improve, upgrade or enhance the service or device that is owned, manufactured for, or controlled by us.
- The occurrence of mergers and acquisitions, including in the event of a corporate reorganization such as a merger, acquisition, sale of part or all of its business, or other related even, in which data may be collected used or shared for the purpose of negotiating or completing such transactions.
- To communicate, advertise, and/or market goods, products, and/or services, to show you content and sponsored messaging, to engage in interest-based advertising, to gauge the effectiveness of marketing campaigns, and/or for other marketing or advertising purposes.
- To comply with legal or compliance requirements such as compliance training, investigating and responding to legal claims, responding to law enforcement requests, or an otherwise required by law
- To help diagnose problems with our servers, to gather broad demographic information, track user's movements around our sites, and/or to otherwise administer service.
- To track geographic location, usage patterns, broad demographic information, and/or the movements of individual users.

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. There has been no sale of California personal information to a third party in the preceding twelve (12) months. In the preceding twelve (12) months, we have disclosed the following categories of personal information for a business purpose:

- Category A: Identifiers
- Category B: Personal information categories listed in the California Customer Records
- Category C: Protected classification characteristics under California or federal law
- Category D: Commercial information
- Category E: Biometric information
- Category F: Internet or other similar network activity
- Category G: Geolocation data
- Category H: Sensory data
- Category I: Current or past job history
- Category J: Inferences drawn from other personal information

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

- (i) Our parents, subsidiaries, and affiliates
- (ii) Service providers
- (iii) 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
- (iv) Public or law enforcement officials, as well as private parties involved in other legal process
- (v) Consumer credit reporting companies
- (vi) Supplemental product providers, such as insurance, etc.
- (vii) Entities involved in a corporate transaction

## **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 homepage.

## **AUTHORIZED AGENT**

You may designate an authorized agent to make a request on your behalf. The designated agent will be required to provide us your written authorization to act on your behalf or other legal documentation to prove the individual is acting on your behalf. We must also be able to confirm your identity by verifying certain identifying information.

## **HOW TO EXERCISE YOUR RIGHTS – CONTACT INFORMATION**

In order to submit a request, you must call our toll-free number at 866-473-8144 or submit your request in writing to: United Auto Credit, P.O. Box 163049, Fort Worth, TX 76161, Attention: Customer Experience. 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

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.

**Last Revised: April 2023**

## California Consumer Privacy Act (CCPA) INFORMATION REQUEST FORM

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

Any disclosure we provide will cover personal information that UACC 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, we will notify you. Please complete all applicable sections. Once completed, please print and send this from via regular mail to: United Auto Credit, P.O. Box 163049, Fort Worth, TX 76161, Attention: Customer Experience

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

Please select the type of request (select all that apply):

- Right to Know (categories of your personal information)       Right to Access (receive copy of your personal information)\*  
 Right to Know (specific pieces of personal information)\*       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 provide the following Information.

First Name:	Middle Name(if applicable):
Last Name:	
Current Residential Address:	
Previous Residential Address:	
Email Address:	
Phone Number(s):	

### California Consumer Privacy Act Declaration

United Auto Credit  
P.O. Box 163049  
Fort Worth, TX 76161  
Attention: Customer Experience

I, \_\_\_\_\_ (name of requestor) certify 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 United Auto Credit Corporation accompanying the CCPA request is true and correct.

On: \_\_\_\_\_, in \_\_\_\_\_  
(date of request) (place of execution)

Print name: \_\_\_\_\_

Signature: \_\_\_\_\_