

Privacy Policy

Last Updated: July 17, 2026

1. Scope

This Privacy Policy applies to the tools, features and services offered by United Auto Credit® Corporation (“UACC”, “we”, “us”, or “our”), through any UACC online site and any UACC affiliates or subsidiary online site that links to this Privacy Policy (collectively, “Sites”) or mobile applications (“Apps”), as well as offline interactions with you related to your financing of a vehicle through UACC (together with Sites and Apps, the “Services”). In this Privacy Policy, “you” and “your” mean each customer and collectively all customers on an Account as defined below, and/or each user of the Site, as applicable; “we,” “us” and “our” mean UACC and their agents and service providers as applicable.

For purposes of this Privacy Policy, “personal information” means information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, to you.

By using or accessing the Services in any manner, you acknowledge that you accept the practices and policies outlined below, and you hereby consent to our collection, use and sharing of your personal information as described in this Privacy Policy. Also, your use of UACC’s Services is subject at all times to our Terms of Use, which incorporates the Privacy Policy. Unless otherwise stated, any terms we use in this Policy without defining them have the definitions given to them in the Terms of Use.

Residents of certain U.S. states may have additional legal rights with respect to UACC’s collection and use of their personal information. For more information, please visit our [State Privacy Notice](#).

NOTE: United Auto Credit® Corporation (“UACC”) is a financial institution subject to the federal Gramm-Leach-Bliley Act (“GLBA”). For additional information relating to your choices with respect to information we process pursuant to the GLBA, see our Financial Privacy Disclosure.

2. General Privacy Statement

We respect your privacy and the confidential nature of the personal information that we gather during the course of our relationship with you. This Privacy Policy describes our policy regarding personal information received about you during your use of our Services and your visits to our Sites and Apps. By using our Services and these Sites and Apps, you consent to this Privacy Policy and any future amendments and additions.

3. Types of Information Collected or Received

When you visit our Sites and Apps, we collect and store personal information about you, from the information you provide us, which may include, but is not limited to:

- o Name;
- o Date of birth;
- o Mailing address;
- o Phone numbers;

- o E-mail address;
- o Online identifiers;
- o Browsing information;
- o Commercial information;
- o Precise geolocation information;
- o Account number; or
- o Government issued identifiers, such as social security number.

4. Collecting Your Personal Information

We collect your personal information in the following ways, from the following categories of sources:

a. Personal information collected directly from you

We collect personal information directly from you when you sign-up for an account, submit information on our Sites, or communicate with us.

b. Personal information collected automatically

When you visit our Sites, we or our third-party advertising and analytics partners and service providers may collect browsing history, site usage data, and other information regarding your online activity automatically through a variety of technologies, such as cookies, tags, SDKs or scripts. This typically includes data about your browser or device's IP address, user agent string, your internet service provider or mobile carrier and the type of handheld or mobile device you use, the date and time of your visit, the pages you view immediately before and after you access our Site, the areas or pages of our Site that you visit, the amount of time you spend viewing or using our Site, keystrokes, mouse movements, form field entries, recordings of chat sessions or your use of and inputs to other AI-supported tools, and other use and overall engagement with our Site.

c. Personal information collected from third parties

We may collect or receive personal information from third parties such as advertising partners and data providers or aggregators. We use this information to help us maintain the accuracy of the information we collect, personalize your experience with the Sites, provide private purchase and sale transaction services, prevent fraud, and for internal business analysis or other business purposes.

In addition to the information described above, we may collect behavioral statistical information when you use our online services. When you connect to our Sites and Apps, we may capture the IP address and device information, the type of operating system and browser you use, the website you came from, your activity with our online Services, and the website you visit next. We or our third-party partners may use cookies, web beacons or other technologies to collect and store information about your visit and use of our Sites.

We may also use cookies and other online tracking technology such as clear GIFs. Cookies are pieces of information that a website transfers to an individual's computer or device for record keeping purposes so that we can track Site and user activity. The use of cookies is an industry standard and you will find them at most websites. Clear GIFs are tiny graphics with a unique identifier, similar in function to cookies, and

are used to track the online movements of users. In contrast to cookies, clear GIFs are typically one pixel, transparent images on a webpage, email or other messages, used to help recognize users, determine traffic patterns, measure Site engagement, and to gauge the effectiveness of certain communications.

Our combination of information: We may combine personal information that we receive from various sources listed above. For example, we may combine personal information that we collect from you offline with personal information we collect from you through our Services. Similarly, we may combine personal information that we receive from third parties with personal information we already have about you. We use, disclose, and protect combined personal information as described in this Privacy Policy.

5. How We Use Information

The personal information UACC collects from and about you is used for a variety of purposes, including to enhance your experience on our Sites and Apps and provide our Services to you. We may use your information:

- To process and respond to your inquiries and requests;
- To provide our Services to you, carry out the transaction(s) you request, conduct credit checks to determine whether you qualify for financing, fulfill and enforce the terms of any agreement you have with us, process payments, respond to your requests or inquiries, conduct internal recordkeeping, and secure your information and our Services to you.
- To communicate with you and inform you about important information regarding the Sites, your account, products or services for which you apply or may be interested in applying for, or in which you are already enrolled, changes to terms, conditions, and policies, and/or other administrative information, and to respond to your questions or requests concerning the Sites, Apps or the Services;
- To send you marketing materials or other promotional messages via mail, email, text, push notifications or other methods regarding our Services or other products or services offered by our Business Partners that may be of interest to you;
- To personalize your experience on our Sites;
- To consider your application for employment with us;
- To allow you to apply for services and evaluate your eligibility for such services;
- To verify your identity and/or location in order to allow access to your account, conduct online transactions, and to maintain measures aimed at preventing fraud and protecting the security of account and personal information;
- To issue and mail billing statements and letters;
- For business purposes, including data analytics, audits, developing and improving products and services, enhancing Sites, and identifying usage trends;
- To compile aggregated and de-identified statistics or reports that we may share with our Business Partners or other third parties;
- For risk control and management, for fraud detection and prevention;
- To allow you to participate in surveys and other forms of market research, sweepstakes, contests and similar promotions and to administer these activities. Some of these

activities have additional rules, which may contain additional information about how Personal Information is used and shared;

- To comply with applicable legal requirements;
- To track geographic location, usage patterns, broad demographic information and/or the movements of individual users; and
- Where permitted by law, for other purposes related to managing our business.

6. Social Media Features

UACC has official pages on social media platforms including, but not limited to, Facebook® and LinkedIn. Any content you post on official UACC managed social media pages, such as pictures, information, opinions, or any personal information that you make available to other participants on these social platforms is subject to the terms of use and privacy policies of those respective platforms. In addition, when you interact with us on social media platforms, we may collect your IP address, which page you are visiting on our Sites, and may set a cookie to enable the feature to function properly.

7. Do Not Track

Some internet browsers offer a “do not track” feature. When enabled, your browser sends a signal to the websites you visit directing the websites not to track your activity. There is no common understanding of how to respond to these signals. Therefore, currently our Sites do not respond to “do not track” signals. If you do not wish to be tracked, disabling or deleting cookies may limit some forms of tracking. Disabling or deleting cookies may affect your user experience on our Site including preventing the usage of certain features or functions.

8. Links to Other Sites

We may provide links to third party websites, such as payment providers and social media websites. If you follow links to websites not affiliated or controlled by UACC, you should review their privacy and security policies and other terms and conditions, as they may be different from those of our Sites. UACC does not guarantee and is not responsible for the privacy or security of these sites, including the accuracy, completeness, or reliability of their information.

9. UACC’s Sharing of Information with Third Parties

We may share the personal information we collect or receive about you with third parties for a variety of reasons, including as follows:

- **Affiliates.** We may share your personal information with our corporate subsidiaries and affiliates for the purposes described in this Policy.
- **Service Providers.** UACC may share your information with third-party service providers who perform services and provide technical support on our behalf, such as:
 - Vehicle history providers
 - Vehicle listing and advertising platforms
 - Vehicle recovery companies

- o Vehicle auction and/or salvage companies
- o Vehicle repair providers
- o Suppliers
- o Sales management database providers
- o Customer contact center and phone support providers
- o Payment processors
- o Credit check providers
- o Title and registration providers
- o Lenders
- o Dealerships
- o Banks
- o Collection Agencies
- o Law Firms
- o Financing services companies
- o Email and other marketing and promotion vendors
- o Customer data aggregator platforms
- o Media and marketing agencies
- o Web hosting services
- o Operating systems and platforms
- o Data analytics and advertising providers
- o Survey providers
- **Government Agencies.** We may share your information with government agencies, including Departments of Motor Vehicles, in order to complete your transaction(s).
- **Business Partners.** We may share personal information about you with vendors, lenders, financial services companies, vehicle listing and advertising platforms, and other third parties with which we have a commercial relationship ("Business Partners") to fulfill your request for Services; to meet the terms of any agreement that you may have with us or our Business Partners; to share promotions with you; for Business Partners to contact you directly about their products and services; for benchmarking and data analytics by UACC or our Business Partners; or to manage our business. In particular, we share your credit application details with certain Business Partners in connection with your request for financing. Our Business Partners also may include the operators of sites "powered by Vroom." In those cases, certain of your information may be used by those Business Partners in accordance with their own privacy policies.
- **Third-Party Plugins.** The Services integrate certain third-party plugins. Even if you do not click on these plugins, they may collect information about you, such as your IP address and the pages that you view. They also may set and/or access a cookie. These plugins are governed by the privacy policy of the company providing them.
- **Other Users or the Public.** Your reviews and testimonials may be publicly viewable or viewable by anyone who uses the Services. Therefore, if you upload or share any information as part of a review or testimonial, unless otherwise expressly stated by UACC, such information may become publicly available. This means that the information may be collected, used, or redistributed by others, so please proceed with caution before providing any sensitive or confidential information as part of a review or testimonial.

- **Customized Audiences and Similar Programs.** We may partner with Facebook, Google and other social media and social marketing partners to deliver advertisements to our users via the Facebook Custom Audiences program, Google Customer Match or similar third-party programs. In order to identify and reach our users on Facebook, Google or another third-party service, we may share your information with Facebook, Google or another third-party service. For more information about custom audience targeting and how to adjust your social media advertising preferences, please review the privacy policy of your social media or social marketing providers.
- **Legal Purposes.** We may use or share your personal information with third parties when we believe, in our sole discretion, that doing so is necessary:
 - To comply with applicable law or a court order, subpoena, or other legal process;
 - To investigate, prevent, or take action regarding illegal activities, suspected fraud, violations of our terms and conditions, or situation involving threats to our property or the property or physical safety of any person or third party; or
 - To establish, protect, or exercise our legal rights or defend against legal claims.
- **Organizational Transfers.** In the event of a merger, sale of assets, sale of equity, investment, reorganization, bankruptcy, consolidation, or similar transaction, we may share personal information we possess to facilitate the transaction, including during due diligence, or as a corporate asset transferred to the acquiring entity. You acknowledge that such sharing and transfers may occur, and that any acquirer of us or our assets may continue to use your information as set forth in this Policy.
- **Aggregated and De-Identified Information.** From time to time, UACC may also share aggregated or de-identified information about users, such as by publishing reports on trends in the usage of the Services.
- **Other Parties.** We may disclose your personal information to other parties as we believe necessary or appropriate either to: (1) comply with applicable law; (2) protect our operations and those of our affiliates and subsidiaries; (3) investigate and prevent against fraud and other illegal activity; (4) protect our rights, privacy, safety, property, and/or those of others; or (5) allow us to pursue available remedies or limit damages that we may sustain.

We may disclose your personal information for other reasons described at the time of information collection or prior to disclosing your information. Additionally, we may disclose your personal information with your consent or when you direct us to do so. We may de-identify, anonymize, or aggregate personal information and disclose such information to third parties for various purposes as permitted by law.

10. Analytics and Interest-Based Advertising

We partner with certain third parties to collect information to engage in analytics, auditing, research and reporting. These third parties may use server logs, web beacons, tags, pixels, mobile advertising IDs (such as Apple's IDFA or Google's Advertising ID), and similar technologies, and they may set and access cookies on your computer or other device. In particular, our Services use Google Analytics to help collect and analyze certain information for the purposes discussed above. You may learn more about Google Analytics Data practices by clicking [here](#) and opt out of the use of cookies in web browsers by Google Analytics by clicking [here](#).

We may also use analytics providers that engage in heat mapping and that record mouse movements, clicks, scrolls, and keystrokes during your use of the Services. These analytics help us identify and address technical issues and understand usage of our Services, which we use to improve the Services for you.

We also partner with third parties to provide targeted advertising services that are customized based on your online activities over time and across unaffiliated websites, mobile apps and devices (commonly referred to as "interest-based advertising"). Our advertising partners may collect information about your activities on our Services on your current device and combine it with information about your activities on other websites, mobile apps, and devices. They may collect such information using server logs, cookies, web beacons, tags, pixels, mobile advertising IDs (such as Apple's IDFA or Google's Advertising ID), cross-device linking, and similar technologies. For example, our advertising partners may use the fact that you visited our Sites to target advertising to you on non-UACC websites and mobile apps on your current device or on other devices you use. For information about interest-based advertising practices, including privacy and confidentiality, visit the Network Advertising Initiative website or the Digital Advertising Alliance website.

The use of online tracking mechanisms by third parties is subject to those third parties' own privacy policies, and not this Policy. You can opt out of interest-based advertising in web browsers and mobile apps on your current browser or device by following the instructions below.

- o **Web Browser Opt-Out.** To opt out in web browsers, please visit optout.aboutads.info and optout.networkadvertising.org. To help preserve your choices, you can install the "Protect My Choices" extension that is available at <http://www.aboutads.info/PMC>.
- o **Mobile Application Opt-Out.** To opt out in mobile apps, you can adjust the advertising preferences on your mobile device. For example:
 - o In iOS 7+, visit Settings > Privacy > Advertising > Limit Ad Tracking.
 - o In Android, visit Settings > Google > Ads > Opt out of interest-based ads or Opt out of Personalized Advertising.

You can also opt out for participating companies by downloading the Digital Advertising Alliance's AppChoices tool here at [http://www.aboutads.info/appchoices](#) and following the instructions in the app.

Please note that the opt-outs described above will apply only to the specific browser or device from which you opt out, and therefore you will need to opt out separately on all of your browsers and devices. If you delete or reset your cookies or mobile advertising identifiers, change browsers (including upgrading certain browsers), or use a different device, any opt-out cookie or tool may no longer work and you will need to opt out again. If you choose to opt out, you will still see advertisements while browsing online, however the advertisements may be less relevant to you and your interests. Although our Services currently do not respond to "do not track" browser headers, you can limit tracking by these third parties and by taking the steps discussed above. If you are a California, Nevada, Virginia, Colorado or Connecticut

resident, additional information about opting out of targeted advertising is included in our State Privacy Notice.

11. Ways to Limit our Information Collection and/or Use of Your Personal Information

Depending on how you have engaged with us and the Services, as well as your state of residence, you may be able to delete, correct, or request access to certain information we collect or maintain relating to you. Note that we reserve the right to respond to or take action in response to a request to access, disclose, correct, or delete personal information to the extent required by law, including any state privacy law. See our State Privacy Notice for more information about additional privacy rights for residents of certain states and how to submit a request. See our State Privacy Notice for more information about additional privacy rights for residents of certain states and how to submit a request. You can exercise any right listed above by calling our toll-free number at 866-473-8144, submitting your request in writing to privacy@unitedautocredit.net or United Auto Credit, P.O. Box 163049, Fort Worth, TX 76161, Attention: Legal Department.

If you want to limit our collection and/or use of your personal information, you have several choices, including:

- *Limiting Information Provided to UACC.*
 - You can always opt not to disclose certain information to us; however, if you choose not to provide us with certain information, you may not be able to access certain features or services.
- *Your Choices for Advertising.*
 - You can opt-out of the collection of information by certain third parties as described in the section above titled "Analytics and Interest-Based Advertising." Most browsers will allow you to erase cookies from your computer's hard drive or from your device, block acceptance of cookies or receive a warning before a cookie is stored. You may also be able to erase or disable other tracking technologies using the settings of your browser or mobile device. However, please note that if you block or erase tracking technologies then our Services (and your experience) may be limited.
- *Marketing.*
 - You may opt-out of receiving (i) emails from us by clicking "unsubscribe" at the bottom of the message, and (ii) text messages by responding "STOP" to the message you received. Please note that if you unsubscribe from our marketing communications, you will still receive informational messages about your order.
- *Additional Privacy Rights.*
 - Residents of states with Applicable Privacy Laws may have additional choices with respect to UACC's collection and use of their personal information. Please see our [State Privacy Notice](#) for more information.

12. Third Party Links

The Services may contain links to third-party websites. If you follow a link to any of these websites, please note that these websites, and any services that may be accessible through them, have their own privacy policies. We are not responsible for the privacy practices of other websites. We encourage our users to be aware when they leave the Services and to read the privacy policies applicable to such third-party websites. This Privacy Policy applies solely to information collected in connection with the Services.

13. Data Security

We take reasonable physical, managerial and technical measures to maintain the security and integrity of your personal information and the Services and prevent unauthorized access, use, modification, or deletion. However, no security program is 100% secure, and thus, we cannot guarantee the absolute security of your information.

14. How Long We Keep Your Information

We retain the personal information we collect for as long as reasonably necessary to achieve the purposes disclosed in this Privacy Policy, unless a shorter retention period is required by law. The length of retention may vary depending upon factors such as:

- The existence of an ongoing relationship between you and us;
- Recordkeeping or legal compliance requirements; and
- The need to resolve inquiries or complaints.

15. Information for Individuals Outside the United States

The Services are directed to users in the United States. We currently only finance vehicles in the United States. The information that we collect through or in connection with the Services is transferred to and processed in the United States for the purposes described above. UACC also may subcontract the processing of your data to, or otherwise share your data with, affiliates or third parties in the United States or countries other than your country of residence. The data-protection laws in these countries may be different from, and less stringent than, those in your country of residence. By using the Services or by providing any information to us, you expressly consent to such transfer and processing.

16. Children's Policy

Our Sites are not directed to individuals under the age of eighteen (18) nor do we market our products or services to such children. We do not knowingly collect any personal information from children. Our products and services are not available to anyone who is not of legal age to enter into an enforceable contract.

17. Changes to Our Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our information-handling and privacy practices and/or changes in applicable law. The "Last Updated" date at the top of this page indicates when this Privacy Policy was last revised. If we make changes, we will provide appropriate notice to you. Such notice may be provided via a temporary banner on our Site, an email sent to users for whom

we have an email address, or by temporarily noting “Updated” next to the Privacy Policy link on the footer of our Site. We encourage you to review this Privacy Policy periodically to remain informed about our information handling and privacy practices. By visiting or using our Sites, you agree that any changes to this Privacy Policy shall apply to any personal information we may maintain about you, whether collected before or after such changes.

18. Contact

If you have questions about this Privacy Policy or our information handling and privacy practices, contact us using 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.