

SANTANDER CONSUMER USA PRIVACY STATEMENT – CALIFORNIA RESIDENTS

This PRIVACY STATEMENT FOR CALIFORNIA RESIDENTS (this “Statement”) is provided by 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”).

INTRODUCTION

This Statement explains how we collect, use, and disclose personal information about California residents. This Statement also explains certain rights that California residents have under the California Consumer Privacy Act (“CCPA”). Any terms defined in CCPA have the same meaning when used in this Statement.

Under the CCPA, “Personal Information” is 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. The CCPA, however, does not apply to certain information that we collect, process, sell or disclose that is subject to the federal Gramm-Leach-Bliley Act or the California Financial Information Privacy Act. If we provide a financial product or service to you for personal, family, or household purposes, we will use and share any information that we collect from or about you in accordance with our Privacy Policy & Opt-Out Notice, a copy of which is available at <https://santanderconsumerusa.com/legal/privacy-security>, which describes our practices with regards to your information, as well as how you can limit certain sharing of your personal information.

COLLECTION OF PERSONAL INFORMATION

In the past 12 months, we have collected and disclosed to third parties for our business purposes the following categories of Personal Information relating to California residents covered by this Statement:

- » Identifiers, such as name, email address, Social Security number, and driver’s license number;
- » Personal Information, as defined in the California Customer Records statute, such as contact information and financial information;
- » Characteristics of protected classifications under California or federal law, such as gender, age, citizenship, and marital status;
- » Commercial information, such as transaction information and purchase history;
- » Internet or network activity information, such as browsing history and interactions with our website;
- » Geo-location data, such as device location and Internet Protocol (IP) location;
- » Audio, electronic, visual and similar information, such as call and video recordings;
- » Professional or employment-related information, such as work history and prior employer;
- » Education information, such as student records and directory information; and
- » Inferences drawn from any of the Personal Information listed above to create a profile about, for example, an individual’s preferences or characteristics.

We may 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 websites. For example, from submissions through our website portal or website usage details collected automatically.

COLLECTION OF PERSONAL INFORMATION (CONT.)

- » From vendors and service providers who provide services such as identification verification services, payment processing, customer service, and marketing activities.
- » From third parties and affiliates that interact with us in connection with the services we perform. For example, from credit bureaus and auto dealerships so we may provide financing services.
- » Government Agencies as required by laws and regulations.

USE OF PERSONAL INFORMATION

We collected and may have used the Personal Information described above to operate, manage, and maintain our business, to provide our products and services, and to accomplish our business purposes and objectives, including the following:

- » 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 with prior notice.

DISCLOSURE OF PERSONAL INFORMATION

We may disclose your Personal Information for a business purpose to the following categories of third parties:

- » Our affiliates.
- » Service providers who provide services such as email vendors, survey vendors, payment processors, and customer service.
- » Marketing partners, such as advertising networks and data analytics providers.
- » Third parties to whom you or your agent authorizes us to disclose your Personal Information in connection with products or services we provide to you, such as credit bureaus.
- » Government Agencies as required by laws and regulations.

SALE OF PERSONAL INFORMATION

In the past 12 months, we have not “sold” Personal Information subject to the CCPA. We do not knowingly sell the Personal Information of minors under 16 years of age. For purposes of this Statement, “sold” means the disclosure of Personal Information to a third party for monetary or other valuable consideration.

YOUR RIGHTS UNDER CCPA

1. Right to Know

You have the right to request that we disclose to you the following information covering the 12 months preceding your request:

- » 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.

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. 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.

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.

HOW TO EXERCISE YOUR RIGHTS

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, PO Box 660538, Dallas, TX 75265. For your convenience, we have included a request form at the end of this Statement. 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 must provide the following:

- a. First, Middle, and Last Name
- b. Current Address
- c. Former Addresses
- d. Email
- e. 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, PO Box 660538, Dallas, TX 75265.

HOW TO EXERCISE YOUR RIGHTS (CONT.)

In some instances, we may not be able to honor your request. For example, we will not honor your request if we cannot verify your identity or if we cannot verify that you have the authority to make a request on behalf of another individual. Additionally, we will not honor your request where an exception applies, such as where the disclosure of Personal Information would adversely affect the rights and freedoms of another consumer or where the Personal Information that we maintain about you is not subject to the CCPA's access or deletion rights.

We will advise you in our response if we are not able to honor your request. We will not provide Social Security numbers, driver's license numbers or government issued identification numbers, financial account numbers, health care or medical identification numbers, account passwords or security questions and answers, or any specific pieces of information if the disclosure presents the possibility of unauthorized access that could result in identity theft or fraud or unreasonable risk to data or systems and network security.

We will work to process all verified requests within 45 days pursuant to the CCPA. If we need an extension for up to an additional 45 days in order to process your request, we will provide you with an explanation for the delay.

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 Statement for your convenience.

CHANGES TO OUR PRIVACY STATEMENT

We reserve the right to amend this Statement at our discretion and at any time. When we make changes to this privacy statement, we will post the revised statement on our website's privacy page with a new "Last Updated" date. Any changes to this Statement will become effective when posted unless indicated otherwise.

CONTACT INFORMATION

If you have any questions or comments about this Statement, 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
PO Box 660538
Dallas, TX 75266-9039

Last Updated: February 2021

California Consumer Privacy Act (CCPA) Request 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 forty-five (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 Individual Request below and the Authorized Agent Form below.

Once completed, please print and send this form via regular mail to:

CCPA Processing Team
PO Box 660538
Dallas, TX 75265

INDIVIDUAL REQUEST

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

- Right to Know (categories of your Personal Information)
- Right to Access (receive a copy of specific pieces of your Personal Information)
- Right to Delete*

*If you select this request, you must complete the Declaration attached to this form, 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.
PO BOX 660538
Dallas, TX 75265
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 the subject of this request under the California Consumer Privacy Act ("CCPA"), and that all the information I have provided to Santander Consumer USA 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]