

Residents of California:

Other than for our everyday business purposes, we will not share your personal information with nonaffiliates or affiliates without first giving you additional privacy choices. We do not sell or share your information for cross-context behavioral advertising.

This California Privacy Notice is provided pursuant to the California Consumer Privacy Act (“CCPA”), its amendments, and related regulations. The notice applies only to consumers who are California residents, as defined by California law, and supplements any other privacy policies or notices applicable to Global Lending Services products and services that you use or visit.

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 California resident or household. It does not include publicly available information or information that has been aggregated or de-identified.

The CCPA does not apply to certain information, such as information subject to the Gramm-Leach-Bliley Act, the Fair Credit Reporting Act, and certain other state or federal privacy laws. As a result, the CCPA does not apply to information that we collect about individuals who seek, apply for, or obtain our financial products and services for personal, family, or household purposes, which is subject to our U.S. Privacy Policy, or other financial privacy notice applicable to the GLS services that you visit or use.

The CCPA also does not apply to information we collect in the context of a person’s role as a job applicant, employee, associate, contractor, or other member of the GLS workforce. A separate GLS Workforce CCPA Disclosure is available in job postings and on the internal GLS Human Resources website.

California consumers have the right to:

- Request twice in a 12-month period that Global Lending Services disclose categories of personal information subject to the CCPA that it collects, the categories of sources of such information, the business purposes for collecting such information, the categories of third parties to whom GLS discloses such information, and the specific pieces of personal information subject to the CCPA that it has collected about the consumer. Personal information collected in connection with an indirect financing agreement, an installment loan, or a financial application is not subject to the CCPA.
- Request that Global Lending Services correct or delete personal information to the extent we are not required to retain it by law. Global Lending Services is required by law to maintain the personal information that we collect in connection with financial agreements and applications and is not permitted to delete it. We may decline to honor your request to correct or delete personal information in

certain circumstances. For example, we may decline your request if we cannot verify your identity or confirm that the personal information that we maintain relates to you, or if we cannot verify that you have the authority to make a request on behalf of another individual. In other instances, we may decline 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.

- Additionally, you have a right to be free from unlawful discrimination for exercising any rights under the CCPA.

If you are a California resident and would like to exercise your rights to know, delete, or correct your personal information as described above, you can contact us at our toll free customer service number 866-464-0269 or submit a request online at <https://glsauto.com/contact.html>. To protect your privacy and maintain the security of your account, requesters will be required to authenticate your identity by providing your full name and two or more of the following; address listed on the account, last four digits of the customer's social security number/Tax ID, account number, last 6 of VIN, or year/make/model of the vehicle. 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.

To designate an authorized agent to make these requests, we may require you to provide written permission, which may include submitting a copy of the California Secretary of State registration, authorizing the designated agent to act on the consumer's behalf.

At or before the time Global Lending Services collects personal information, you are hereby advised that Global Lending Services collects and uses the following consumer personal information for the purposes disclosed below.

In the past 12 months, we have collected the following categories of personal information, as defined in the CCPA, relating to California residents. Most of this information has been collected in the context of providing financial products and services for personal, family, or household purposes, and is therefore not subject to the CCPA. The categories of personal information that we collect, use, and disclose about a California resident will depend on our specific relationship or interaction with that individual. Examples provided are for illustration only.

CCPA CATEGORIES	EXAMPLES
Identifiers	Name, address, email address, Social Security number, driver's license, account login credentials, or other similar identifiers

Contact, insurance, financial, or other personal information as defined in the California Customer Records Act, Cal. Civ. Code § 1798.80	Contact and financial information
Professional or employment-related information	An individual's employer, title, or years of employment
Internet or similar network activity information	Information on a consumer's interaction with our website, and the contents of any mail, email, and text messages sent or received for customer support or similar purposes
Audio, electronic, or similar information	Call recordings
Protected classifications under California or federal law	Age, marital status, sex, and veteran or military status

While some of the information that we collect may be considered sensitive personal information, GLS uses and discloses sensitive personal information only for purposes authorized by law. For example, GLS may process your sensitive personal information in order to perform the services or provide the goods you request from us or to verify customer information. California law does not afford you rights to limit the use or disclosure of your sensitive personal information for these purposes.

The personal information we collect will be retained for as long as reasonably necessary for the purposes set out in this policy and consistent with our retention policies, in accordance with applicable laws. When determining these retention policies, we take into account the length of time personal information is required to be retained to provide the services; satisfy legal and compliance obligations and for audit purposes; address any complaints regarding the services; and defend or bring potential legal claims.

CATEGORIES OF SOURCES OF PERSONAL INFORMATION

In the past 12 months, we have collected personal information relating to California residents from the following sources:

SOURCES	EXAMPLES
Directly from you	Applications, interactions with our website or mobile apps, calls to our call center
Affiliates	Companies related by common ownership or control to GLS

Service providers	Software providers, marketing companies, communication services, fraud prevention services, data analytics providers, data providers
Third parties that you have authorized or directed to share information with us	Authorized agents or others on your behalf

We may use personal information relating to California residents for one or more of the following business purposes:

- Providing our products and services
- Processing transactions and payments
- Verifying your identity
- Detecting and preventing fraud
- Protecting against security risks
- Advertising and marketing
- Conducting analytics and research
- Improving our products and services
- Carrying out our legal and business purposes, such as complying with federal, state, or local laws and operating, managing, and maintaining our business
- Creating aggregated and de-identified information
- As otherwise disclosed to you at or before the point of collecting your personal information

We may also use personal information relating to California residents for one or more of the specific “business purposes” listed in the CCPA:

- Certain auditing and measurement purposes
- Helping to ensure our ability to detect security incidents, resist malicious, deceptive, fraudulent, or illegal activity, and prosecute those responsible for that activity; to detect security incidents that compromise the availability, authenticity, integrity, and confidentiality of stored or transmitted personal information; and to protect the physical safety of natural persons.
- Debugging to identify and repair errors that impair existing intended functionality
- Short-term, transient use
- Performing services on behalf of GLS, including maintaining and servicing accounts, customer service, processing transactions and payments, verifying information, advertising or marketing, analytic services, storage, providing financing, or providing similar services on behalf of GLS
- Undertaking internal research for technological development and demonstration
- Undertaking activities to improve, update, verify or maintain the quality or safety of a service that is owned or controlled by GLS.

In the past 12 months, we have disclosed the above-listed categories of personal information concerning California residents for our business purposes to one or more of the following categories of third parties:

THIRD PARTIES	EXAMPLES
Affiliates	Companies related by common ownership or control to GLS
Business partners	Payment processors, merchants, or other financial institutions
Service providers	Software providers, call centers, communication services, fraud prevention services, or data analytics providers
Other third parties with your consent or as necessary to provide our products and services	Payment processors, merchants, or other financial institutions
Government entities and others with whom we share information for legal or necessary purposes	Regulatory and law enforcement agencies

In the past 12 months, we have not disclosed personal information relating to California residents in any manner that we consider a sale or sharing for cross-context behavioral advertising within the meaning of the CCPA.

Notice of No Financial Incentive.

Global Lending Services does not offer financial incentives in exchange for the retention or sale of a California consumer's personal information.

Effective June 26, 2023.