



# Santander

CONSUMER USA

Santander Consumer USA Inc.

## Privacy Policy & Opt-Out Form

Version 4: Model Form with Mail-In Opt-Out Form. Rev [Jan 2015 v. SCUSA VT]

### 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>No</b>	<b>We don't share</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>No</b>	<b>We don't share</b>

##### To limit our sharing

- Call **888-222-4227** – our menu will prompt you through your choice(s)
- Mail the form below

**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](http://myaccount.santanderconsumerusa.com)**

**Who is providing this notice?**

**Santander Consumer USA Inc.**

### What we do

<b>How does Santander Consumer USA Inc. protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.  These measures include computer safeguards and secured files and buildings, and limited access to your information by employees.
<b>How does Santander Consumer USA Inc. collect my personal information?</b>	We collect your personal information, for example, when you... <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> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

## What we do

<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <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> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <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>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>■ <i>Santander does not share with nonaffiliates so they can market to you.</i></li></ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <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

**Vermont Residents.** If you are a resident of the state of Vermont, the following notice applies to you. For joint marketing with other financial companies, we share limited information about you as follows: name, contact information, and our own transaction and experience information.

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## Mail-In Form

Mark if you want to limit:

Do not allow your affiliates to use my personal information to market to me.

<b>Name(s)</b>		<b>Mail to:</b> Santander Consumer USA Inc. P.O. Box 961245 Fort Worth, TX 76161
<b>Account Number</b>		
<b>Address City, State, ZIP</b>		