

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?
For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For our nonaffiliates to market to you	Yes	Yes

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

Who is providing this notice?

Santander Consumer USA Inc.

What we do

How does Santander Consumer USA Inc. protect my personal information?

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.

How does Santander Consumer USA Inc. collect my personal information?

We collect your personal information, for example, when you...

- Apply for financing or pay your bills
- Give us your contact information or provide employment information
- Give us your income information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

What we do

Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none">■ Sharing for affiliates' everyday business purposes—information about your creditworthiness■ Affiliates from using your information to market to you■ Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">■ <i>Our affiliates include companies with a Santander name; financial companies such as Banco Santander.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">■ <i>Nonaffiliates we share with can include banks, credit card companies, consumer finance companies, insurance companies, and direct marketing companies.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">■ <i>Our joint marketing partners include warranty or service contract providers, GAP insurance providers, and other insurance companies.</i>

Other important information

Nevada Residents. If you are a resident of Nevada, the following Telemarketing Notice applies to you. We may contact you by telephone to offer additional financial products and services that may be of interest to you. You may elect not to include your telephone number on our internal Do-Not-Call list if you do not wish to receive telemarketing calls from us. If your telephone number is included on our internal Do-Not-Call list, we may still contact you for servicing purposes. To include your account on our Do-Not-Call list, please (i) follow the instructions in the "To Limit Our Sharing" box on page 3 of this document, (ii) call us toll free at 1-888-222-4227 or (iii) write in your request to: Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76121-1245. Nevada residents may contact us or the Nevada Attorney General for further information about these rights. Contact the Nevada Attorney General by calling 1-775-684-1100, sending an email via the Attorney General's "contact us" page at ag.state.nv.us/about/contactform.htm or by writing to: Office of the Attorney General, Nevada Department of Justice, Bureau of Consumer Protection, 100 North Carson Street, Carson City, NV 89701.

You may also register your phone number with the Federal Do-Not-Call Registry at 1-888-382-1222 or visit the website at www.donotcall.gov. Nevada customers are provided this notice under Nevada state law.

North Dakota Residents. To the extent that related state law applies, we will not disclose information about you to anyone other than our affiliates without your express authorization except as required or permitted by law.

Texas Residents. If you are a resident of the state of Texas, the following notice applies to you. Santander Consumer USA Inc. is licensed and examined under the laws of the State of Texas and by state law is subject to regulatory oversight by the Office of Consumer Credit Commissioner. Any consumer wishing to file a complaint against the Santander Consumer USA Inc. should contact the Office of Consumer Credit Commissioner through one of the means indicated below:
In Person or U.S. Mail: 2601 North Lamar Boulevard, Austin, Texas 78705-4207.
Telephone No.: (800) 538-1579. Fax No.: (512) 936-7610.
E-mail: consumer.complaints@occc.state.tx.us.
Website: www.occc.state.tx.us.

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Mail-In Form

Mark any/all you want to limit:

- Do not share my personal information about my creditworthiness with your affiliates for their everyday business purposes
- Do not allow your non-affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.
- Nevada Residents Only: Add my telephone number to your internal Do-Not-Call list.

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