

PRIVACY NOTICE

LUXURY AUTO LEASING, is committed to protecting your privacy. Listed below you will find our new privacy notices provided to you as required by the **FEDERAL FINANCIAL PRIVACY LAW** and refers to our policies and practices on and after July 1st, 2001 .

We are committed to provide you with vehicle financing or leasing to meet your needs. This commitment includes protecting personal information we obtain about you. We want to earn your trust by providing strict safeguards to protect your information, as we continue to bring you valuable services. Please read this notice for some important information about your rights. If this information changes you will be notified.

OUR INFORMATION SHARING PRACTICES APPLY TO:

- Customers
- Former Customers
- Applicants

CUSTOMER INFORMATION WE COLLECT:

We get customer information from a variety of sources, such as:

- Applications, questionnaires and other forms you submit, such as your name, address, telephone number, e-mail address, social security number, and credit related information such as your assets, income, and liabilities.
- Your transactions with us and others, such as account balances, fees, payment history.
- Information from consumer reporting agencies such as credit history and capacity.
- Information from outside sources like motor vehicle dealers, employers and other sources, such as employment status, demographic, census data and real estate records.

SHARING INFORMATION WITH:

We may share customer information about present or former customers with the following types of companies:

- Companies in our corporate group.
- Selected financial service providers who participate in joint programs with us, such as banks or financial institutions, motor vehicle dealers providing vehicle financing, and also others who provide products or services on our behalf, such as insurance agents, brokers, Or underwriting companies providing auto or other types of insurance and mortgage bankers.
- Other financial services providers, such as credit bureaus and business partners.
- Financial service providers and non-financial companies that prepare account invoices or statements, help us service accounts.

PROTECTING CUSTOMER INFORMATION:

- We Have Safeguards To Keep Information Confidential and Secure:
- We have up-to date physical safeguards, such as secure areas in buildings, electronic safeguards, such as passwords; and procedural safeguards, such as customer authentication to prevent ID theft.
- We restrict access to information about you to only those employees who have a business need for the information to provide services to you.
- We train our employees on these security procedures, and we conduct regular audits to check on compliance.
- We do not share customer information with other companies unless an agreement to protect customer information is in place, except as otherwise permitted by law.

PRIVACY AND SECURITY TIPS TO PROTECT YOUR ACCOUNT:

- **Protect your information:** Never give your Social Security number or personal credit information over the phone unless you initiate the call. Keep your personal identification number (PIN) and password in a safe place. Try to memorize Your PIN And password and do not write them down with your account information.
- **Destroy or securely store your account records:** Tear or shred receipts, bank statements, and unused credit card offers. Keep billing statements and other account-related documents in a safe place.
- **Regularly review your credit report:** Order a copy of your credit report at least once per year and report any mistakes to the credit bureau agency and the creditor reporting the information. Keeping your credit report error free is important. Sometimes, there is a small fee for ordering your credit reports, but if you've been denied credit within the last 60 days, the credit report is free.

The three national credit bureau agencies are:

Equifax - <http://www.equifax.com>, 1-800-685-1111

Experian - <http://www.experian.com>, 1-888-397-3742

Transunion - <http://www.transunion.com>, 1-800-916-8800

- **Check your billing statements:** Review your statements thoroughly. Call all your creditors immediately if you notice incorrect transactions.
- **If you lose your credit card:** Call all of your creditors immediately if you lose your credit card or suspect that someone has stolen your account information.
- **If you think you have been a victim of identify theft:** contact your local government agency for additional information regarding your rights.