

California Privacy Policy

This California Privacy Policy supplements the information contained in the [GM Financial Online Privacy Policy](#), the [Gramm-Leach-Bliley Act \("GLBA"\) Privacy Notice](#) and the [California Important Privacy Choices for Consumers Notice](#). GM Financial and its subsidiaries (collectively, "GM Financial") adopt this policy to comply with the California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act and its supporting regulations ("CCPA"), and it applies solely to visitors, users and others who reside in the State of California.

For purposes of this policy, "Personal Information" is defined as 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. Personal Information does not include publicly available information or lawfully obtained, truthful information that is a matter of public concern, or consumer information that is de-identified or aggregate consumer information. To the extent applicable, we will not attempt to reidentify data that has been deidentified or aggregated. "Sensitive Personal Information" includes any Personal Information that reveals, for example, your social security or driver's license number, account log-in credentials, precise geolocation, and some types of demographic information, such as your racial or ethnic origin.

Please be aware that GM Financial may be exempt from certain CCPA requirements based on exemptions, including certain Personal Information covered by or collected under industry-specific privacy laws including, but not limited to, the Fair Credit Reporting Act, the GLBA, the California Financial Information Privacy Act, and the Driver's Privacy Protection Act of 1994.

Table of Contents

Collection and Use of Personal Information

Sources of Personal Information

Disclosure, Sale, or Sharing of Personal Information

Retention of Personal Information

California Privacy Rights

Authorized Agents

Non-Discrimination

How to Exercise Your Rights

Collection and Use of Personal Information

GM Financial may collect (and may have collected during the 12-month period prior to the last revised date of this policy) the following categories of Personal Information about you:

- *Identifiers* such as name, social security number, driver's license or other government identification number, mailing address, garaging address, email address, phone number, and account login credentials;
- *Characteristics of protected classifications* such as age (including date of birth) and gender;
- *Demographic information* such as marital status, income, residency, citizenship status;
- *Commercial information* such as vehicle identification number, vehicle characteristics, license plate number, vehicle registration, product interest, purchase history, account balance and other financial information, vehicle insurance information, and payment information such as bank account number;
- *Internet or other network activity information* such as Internet Protocol address, browsing or search history, your interactions with our emails, data collected through cookies and similar technologies;
- *Geolocation data* such as precise geolocation data from vehicles for certain servicing purposes;
- *Audio, electronic, visual information* such as call recordings, customer photographs, photo ID, the content of communications with us;

- *Professional or employment-related information* such as employer, income, occupation, employment status, military service records;
- *Education information* such as education level, transcripts, diplomas;
- *Inferences drawn from the above categories of Personal Information* that relate to your characteristics, behavior, attitudes, and aptitudes;
- *Personal information as described in Cal. Civ. Code § 1798.80(e)* to the extent collected under another category of Personal Information above.

Some of the Personal Information listed above may be considered Sensitive Personal Information under the CCPA. This includes social security number, driver's license and other government identification card information, precise geolocation data, and your GM Financial account login credentials.

The types of Personal Information we collect about you may vary based on how you use our Sites and/or Services, and your relationship with us.

We may use and disclose (and may have used and disclosed during the 12-month period prior to the revised date of this policy) the categories of Personal Information listed above for the purposes described in this policy and for certain business purposes specified in the CCPA, such as:

- Auditing related to counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance.
- Helping to ensure security and integrity to the extent the use of your Personal Information is reasonably necessary and proportionate for these purposes.
- Debugging to identify and repair errors that impair existing intended functionality.
- Short-term, transient use, including, but not limited to, non-personalized advertising shown as part of your current interaction with us.
- Performing services, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytic services, providing storage or providing similar services.
- Providing advertising and marketing services, except for cross-context behavioral advertising (which is addressed in the "Sale or Sharing of Personal Information" section of this policy).
- 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.

Sources of Personal Information

During the 12-month period prior to the revised date of this policy, we may have obtained Personal Information about you from the following categories of sources:

- Directly from you
- Identity verification services
- Credit reporting agencies
- Dealerships
- Service providers
- Operating systems and platforms
- Through your device
- Data brokers

- Advertising networks
- Social networks
- Data analytics providers
- Government databases
- Background check providers
- Benefits providers
- Former employers
- Educational institutions
- GM Financial management
- Affiliated entities

We do not collect all categories of Personal Information from each source.

Disclosure, Sale, or Sharing of Personal Information

During the 12-month period prior to the last revised date of this policy, we may have disclosed the categories of Personal Information described above, for the business purposes described above, to service providers and contractors.

During the 12-month period prior to the last revised date of this policy, we may have disclosed your Personal Information to certain categories of third parties, as described below.

The CCPA provides consumers with the right to opt out of the sale or sharing of Personal Information. The CCPA defines “sale” as the transfer of Personal Information for monetary or other valuable consideration. The CCPA defines “share” as disclosing your Personal Information by us to a third party for cross-context behavioral advertising, in exchange for money or anything else of value. Although we do not “sell” Personal Information as that term may be commonly interpreted, we engage in online activities that may constitute a sale or share of Personal Information under California law. This may include showing you advertisements on other websites. During the 12-month period prior to the last revised date of this policy, we have sold or shared the following categories of consumer Personal Information to the following categories of third parties.

- *Identifiers* to social media companies and data analytics providers.
- *Personal information described in the California Customer Records Statute (Cal. Civ. Code § 1798.80(e))* to social media companies and data analytics firms.
- *Internet or other similar network activity* to social media companies and data analytics providers.
- *Inferences drawn from other Personal Information* to social media companies and data analytics providers.

We may sell or share your Personal Information for the following purposes:

- *Advertising and Marketing Services:* We share Personal Information to provide advertising or marketing services on our own behalf.
- *Commercial/Economic Interests:* We share Personal Information to advance our commercial or economic interest.

It is our business practice not to sell Personal Information of minors under 16 years of age and we have no actual knowledge of doing so.

We also have not used or disclosed Sensitive Personal Information outside of the exceptions allowed for in the CCPA and its implementing regulations.

Retention of Personal Information

We retain your Personal Information for as long as we believe is necessary or appropriate to achieve the business and commercial purposes that we have notified you of, as set forth above, including to provide our services, resolve disputes, establish legal defenses, conduct audits, pursue legitimate business purposes, enforce our agreements, and comply with applicable laws. We may retain your Personal Information for a longer period in the event of a complaint or if we reasonably believe there is a prospect of litigation with respect to our relationship with you.

When determining how long this retention period will last, we consider the amount, nature and sensitivity of the Personal Information, the potential risk of harm from unauthorized use or disclosure of your Personal Information, the purposes for which we process your Personal Information and whether we can achieve those purposes through other means, and the applicable legal, regulatory, tax, accounting or other requirements.

California Privacy Rights

If you are a California consumer, under the CCPA, you have the right, subject to exceptions, to request that we:

- Provide you with information on the categories of Personal Information we collect and the length of time we retain such information before or at the time we collect Personal Information.
- Disclose the following:
 - The categories of Personal Information we have collected about you;
 - The categories of sources from which the Personal Information was collected;
 - The business or commercial purpose for which we collected, sold, or shared the Personal Information;
 - The categories of third parties to whom we disclose the Personal Information to;
 - The specific pieces of Personal Information collected about you;
- Delete Personal Information about you which we have collected or maintained.
- Correct inaccurate Personal Information that we maintain about you.
- Opt-out of the sale or sharing of your Personal Information. We do not collect or sell the Personal Information of minors under 16 years of age without affirmative authorization.
- Limit the use or disclosure of Sensitive Personal Information we maintain about you. We do not use or disclose any Sensitive Personal Information other than as allowed by the CCPA and its implementing regulations.

Authorized Agents

You may designate an authorized agent (a natural person or a business entity) to make a request on your behalf. The designated agent may be required to provide us your written authorization to act on your behalf, or other legal documentation to prove the individual is acting on your behalf. We may also: 1) confirm your identity by verifying certain identifying information, and 2) confirm directly with you that you provided the authorized agent permission to submit the request. Authorized agents can make requests using the same methods set forth in the “How to Exercise Your Rights” section below.

Non-Discrimination and Non-Retaliation

We will not discriminate or retaliate against you because you exercise any of your rights as described in this section, including but not limited to, by: 1) denying you goods or services; 2) charging you different prices or rates for goods or services; 3) providing a different level or quality of goods or services to you; or 4) suggesting that you will receive a different price or rate for goods or services or a different level or quality of goods or services.

The right to not be retaliated against for exercising your rights under the CCPA includes job applicants and employees.

How to Exercise Your Rights

To exercise any right described in this policy, please submit a request at www.gmfinancial.com/californiaprivacy or contact us toll free at 866-537-8843.

To help protect your privacy and maintain security, we will take steps to verify your identity before granting you access to your Personal Information or complying with your request. If you request access to, or correction or deletion of your Personal Information, we may require that you provide certain information to confirm your identity and/or locate your Personal Information in our records. In addition, we may require you to sign a declaration under penalty of perjury that you are the individual whose Personal Information is the subject of the request. We do not request information to verify your identity for a request to opt out of sale or share.

GM Financial will disclose (where required to do so) and deliver the required information, or correct inaccurate Personal Information, or delete a consumer's Personal Information based on the consumer's request, within 45 days of receiving a verifiable consumer request from the consumer. The time period to provide the required information may be extended once by an additional 45 days when reasonably necessary, and we will notify you if such an extension is necessary. If requests from a consumer are manifestly unfounded or excessive, we may charge a reasonable fee to comply with your request or refuse to act on the request and notify you.

GM Financial processes Global Privacy Control (GPC) preference signals. To download and use a browser supporting the GPC browser signal, click here: <https://globalprivacycontrol.org/orgs>. If you choose to use the GPC signal, you will need to turn it on for each supported browser or browser extension you use. Please note that your opt-out choice will only apply to your use of our site through the current browser or device you are using.

For questions or concerns about our privacy policies, notices and practices or if you would like a copy of this policy mailed, e-mailed or faxed to you, or if you would like to access this policy in an alternative format, please contact us at 866-537-8843. For further information on GM Financial's privacy policy and privacy practices you can view the Online Privacy Policy at <https://www.gmfinancial.com/en-us/privacy-and-security/privacy-policy-online.html>.

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