

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
- Creditor names and account balances
- Credit scores, credit history, payment history

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)
- Visit us online: www.SantanderConsumerUSA.com or
- 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 www.SantanderConsumerUSA.com.

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Mail-In Form

If you have a joint account, your choice(s) will apply to everyone on your account

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not share my personal information with non-affiliates to market their products and services to me.
- Do not allow your affiliates to use my personal information to market to me.

Name(s)

Address

City, State, Zip

Account Number(s)

Mail to:
Santander Consumer USA Inc.
PO Box 961245
Fort Worth, TX 76121-1245

Who we are

Who is providing this notice?

Santander Consumer USA Inc. on behalf of our customers
Santander Consumer USA Inc. on behalf of Citi customers
Santander Consumer USA Inc. on behalf of Sovereign customers

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, and limited access to your information by employees with a need to know to perform their job functions.

How does Santander Consumer USA collect my personal information?

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

- Apply for a loan
- Apply for financing
- Pay your bills
- Give us your income information
- Provide employment information

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

Why can't I limit all sharing?

Federal law gives you the right to limit only...

- 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.

- Our affiliates include companies that are related to us by common control or ownership, including Banco Santander, S.A. and Sovereign Bancorp.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with can include:

- Financial Service providers engaged in account servicing, banking, credit cards, consumer finance, securities and insurances
- Companies providing services such as collections, invoicing, customer service and as otherwise permitted by law
- Non-financial Companies engaged in the direct marketing and selling of products as permitted by law

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include:

- Marketing companies
- Warranty or service contract providers
- GAP providers
- Insurance companies

Other important information

California and Vermont Residents. Applicable law requires us to obtain your permission to share information about you with non-affiliated parties. If you wish your customer information to be shared, you must notify us in writing. Residents of California and Vermont do not have to take any further action to limit the sharing of information; such limits are already in place.

Texas Residents. Santander Consumer USA Inc. is registered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Office of Consumer Credit Commissioner. If you wish to file a complaint against Santander Consumer USA Inc., you 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.