

What You Need To Know To Protect Yourself

Privacy Policy

Santander Consumer USA Inc. values our customers and respects their rights to privacy regarding non-public information that we collect and maintain pertaining to our customers and their accounts with us. We appreciate and respect the trust you place in us; we will do our best to protect the non-public information provided to us regarding our customers and applicants. This Privacy Policy is being provided to you in accordance with federal privacy laws and will describe our privacy practices. In this policy, “we” and “our” mean Santander Consumer USA Inc. and its affiliates. We reserve the right to update or change our privacy policy and/or practices at any time in accordance to applicable laws. Notice of those changes will be provided if required by law.

Collection and Use of Customer Information

The collection of information received or used for purposes of collecting a debt is subject to the Fair Debt Collection Practices Act. We collect, retain, utilize and safeguard non-public information about our customers (“Customer Information”). To operate our business and to service our customer accounts, we obtain Customer Information from a variety of sources. This includes:

- » Information we receive from customers on applications and other forms, such as name, address, employer, Social Security number, assets, income, phone number(s), drivers’ license number and personal references.
- » Information about a customer’s transactions with us, our affiliates or others, such as customer account balances, payment histories, parties to transactions, etc.
- » Information we receive from consumer reporting agencies, such as a customer’s credit worthiness, credit history, account balances and account numbers.
- » Information from motor vehicle dealers and others, such as vehicle and vehicle financing information.
- » Information collected in connection with our Web site.

Disclosure of Information

Under the Fair Credit Reporting Act you may direct us to not share certain Customer Information with our affiliates. At this time, we will not sell Customer Information to any outside organizations without a customer’s prior consent. Additionally, we do not disclose Customer Information to any of our related companies or outside organizations, other than as permitted by law.

Continued on reverse

Opt Out Form

See reverse for additional details.

PRIVACY POLICY

What You Need To Know To Protect Yourself

Continued from reverse

Among our Affiliates

In general, there are two categories of Customer Information. The first category is information about a customer's history with us, such as identification information, account history and balances, insurance coverage and payment history (which we refer to as "Transaction History"). The second category of information is data we receive from other sources, including information typically found in a credit report (which we refer to as "Third Party Data"). We may share a customer's Transaction History with companies that are related to us by common ownership or control. At this time, we do not share Third Party Data with such companies.

With Other Third Parties

In addition, to service our customers' accounts, we may share Customer Information with other non-affiliated third parties that provide services including, but not limited to, collections, invoicing and customer service, and as otherwise permitted by law.

The Confidentiality, Security and Integrity of Your Information

We maintain appropriate physical, electronic and procedural safeguards to protect the security of Customer Information and comply with applicable federal standards. Our employees receive training regarding the importance of confidentiality and customer privacy. We restrict access to Customer Information to those employees who have a legitimate business purpose for using such information. Even if a customer decides to terminate their account(s) and/or repay their obligation(s) or otherwise become an inactive customer, we will retain the Customer Information according to applicable laws.

You Have the Right to Choose

In this notice we have explained our policy about the disclosure of Customer Information, the kinds of information we may disclose to other parties and the kinds of other parties with whom we may disclose the information. If you have previously opted out based on an earlier privacy notice and would like to keep the same preferences, you do not need to opt out again. If you prefer us not to share your Customer Information with non-affiliated companies (unless permitted or required by law), please inform us by one of these two options; 1) by calling us toll free at 888-222-4227, or 2) by mailing to Santander Consumer USA Inc. P. O. Box 562088, Suite 900. Dallas, TX 75247.

California and Vermont Residents

We will not disclose Customer Information with affiliates or non-affiliates, except as permitted by law, as long as you reside in California or Vermont. If you wish the Customer Information to be shared you must notify Santander Consumer USA Inc. in writing.

Additional State Rights Texas Residents

We are registered under the State of Texas and are 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 at 2601 North Lamar Boulevard, Austin, Texas, 78705-4207 or by telephone at 800-538-1579.

Please retain a copy of this Privacy Policy; if you prefer to print another copy visit our Web site at www.drivefinancial.com or you may request a copy by calling 888-222-4227.

Opt Out Form

Please mail this form to Santander Consumer USA Inc. P. O. Box 562088, Suite 900. Dallas, TX 75247.

NAME _____

ADDRESS _____

CITY _____

STATE _____

ZIP _____

ACCOUNT NUMBER _____

By selecting this box, I am requesting Santander Consumer USA Inc. not to share credit information regarding me with affiliated companies of Santander Consumer USA Inc. The sharing of information about customer transactions (such as account information, account usage and/or payment history), does not apply. This request only applies to the account number provided above as depicted by FCRA.

By selecting this box, I am requesting Santander Consumer USA Inc. not to share credit information regarding me with non-affiliated companies, except as permitted by law. This request only applies to the account number provided above as depicted by GLBA.