

PRIVACY STATEMENT

We collect, use and share information about you to evaluate your eligibility for, and to provide you with, vehicle financing and other quality financial products and services. We appreciate and respect the trust you show in providing information to us. We value our relationship with you. The purpose of this Privacy Statement is to explain to you how we collect, use, disclose, and protect personal information and how you can exercise your rights with respect to your personal information in our control.

For the purposes of this Privacy Statement, “we”, “us” or “our” means the Ford Credit and Lincoln Automotive Financial Services entities identified in the “Contacting Us” section below. The entity that controls your personal information is the entity with whom you have a relationship.

Why We Collect Personal Information

We collect personal information to identify you, confirm facts about you, evaluate your creditworthiness and help us assess your eligibility for financial products and services that you have requested, deliver financial products and services to you, and assess your eligibility for, and inform you of, financial products and services you may be interested in.

We also use your personal information to:

- Administer your account including related audit, quality assurance and risk management.
- Maintain accurate credit information about you for the duration of your finance or lease contract.
- Contact you about your finance or lease contract or vehicle.
- Assess your eligibility for, and offer you, automotive or financial services products that may be of interest to you, and follow up with you to determine satisfaction with your sales experience and/or products and services relating to your finance or lease contract or vehicle. You may withdraw your consent to our use of personal information for these purposes at any time by contacting us as described below.
- Send you electronic communications (e.g. emails and text messages) relating to our products, services, offers, customer surveys and events, if you have consented to receive such electronic communications (which consent may be withdrawn at any time by contacting us as described below or by using the unsubscribe mechanism provided in such messages, if any).

Personal Information We Collect

We collect personal information from of the following sources:

- Information that you provided to us directly, such as on applications, through our mobile applications, or when you contact us, including through social media platforms, such as Facebook and Twitter. The information that you provide to us directly could include name, address, telephone number, electronic addresses, such as email addresses, date of birth, social insurance number, credit related information, such as your assets, income, and liabilities, and any other information that you may choose to provide when you contact us.
- Information from your dealings and relationships with us, such as vehicle and vehicle financing information, services provided to you, and how you perform on your outstanding credit obligations.
- Information from your motor vehicle dealer, such as vehicle and service information.

- Information from consumer reporting agencies such as credit history and creditworthiness.
- Information from your employer to verify the information provided by you on your credit application.

Obtaining Consent

We collect, use and disclose your personal information with your consent or as otherwise permitted or required by law.

Your consent to the collection, use and disclosure of your personal information may be expressly or implicitly given, or may be obtained where notice has been provided to you about our intentions with respect to your personal information and you have not withdrawn your consent for an identified purpose, such as by using an “opt-out” option provided, if any. For example, we may obtain your express or opt-out consent when you complete our credit application, electronically or through an authorized representative. Consent may be implied when you provide personal information that is necessary for a service you have requested.

How We Share Personal Information

In order to provide you with the services you request and with other valuable financial products and services, we share personal information with third parties as described in more detail below. This sharing allows us to service accounts; provide the services or products requested; report our experiences; protect our business against fraud and unauthorized transactions; respond to governmental requests and regulatory requirements.

We may share personal information with the following types of companies:

- Credit reporting agencies to report your account performance and maintain the accuracy of the credit reporting system.
- Financial service providers and non-financial service providers (including independent contractors and suppliers) who provide services for us or on our behalf, such as companies that prepare account invoices or statements, provide data hosting, storage and processing or information technology support, call centre support, mailing, marketing, recovery support, insurance, identity verification and registry services.
- Motor vehicle dealers and affiliates to help us service accounts, promote and market our products, provide computer and system support and other services.
- Our affiliates and service providers may be located outside of Canada or outside your province of residence, including in the United States, India and the Philippines.

Unrelated companies receiving personal information from us for the purposes described above enter into agreements with us to protect the information they receive before information is provided. These agreements also limit the use of the information to providing services we request and are subject to applicable legal requirements in Canada, the United States and other foreign countries, for example, lawful requirements to disclose personal information to governmental authorities in those countries.

Some or all of the personal information referred to above may be processed or held by our corporate affiliates in the United States and/or our corporate affiliates in India for the following purposes:

- administering your account or credit application, including related audit, quality assurance and risk management purposes;
- updating your account and contact information; and
- identifying automotive or financial services products that may be of interest to you.

We may also share personal information with motor vehicle dealers and affiliates, including your contact information and information about your finance or lease contract, so that these dealers

and affiliates may offer you automotive or financial services products that may be of interest to you and follow up with you to determine satisfaction with your sales experience and/or products and services relating to your finance or lease contract or vehicle. You may withdraw your consent to our sharing of personal information for these at any time by contacting us as described below.

We may disclose personal information obtained about you through the credit application process or relating to your finance or lease contract with us to any third party to which your account may be transferred, provided the purpose for use and disclosure of the information is unchanged.

Monitoring of Telephone Calls

When you call our Customer Service Centre or when we call you, it is our general practice to monitor and/or record such calls for record keeping, quality monitoring and staff training purposes.

Protecting Personal Information

Safeguarding personal information is important to us. We use systems, policies and procedures to maintain the accuracy of personal information and to protect it from loss, misuse, or alteration. Personal information is accessible by appropriate personnel who have a business need for the information. We provide training and communication programs to educate our personnel about the meaning and requirements of our Privacy Statement.

Limited Retention of Personal Information

We may establish and maintain a file of your personal information will be maintained at our offices or those of our service providers. Our employees, agents and mandataries will have access to your personal information as necessary to fulfill their job functions. Personal information is retained for as long as necessary to fulfill the purposes described in this Privacy Statement. We have policies and procedures that govern how long your personal information will be retained by us. When the retention period expires, your personal information will be removed from our systems and destroyed in a secure manner by authorized personnel.

Your Rights

You have a general right to request access to the information about you we have in our records. To request a copy of the information we have about you, please forward a request in writing to our Customer Service Centre at PO Box 8651 STN Main, Concord, ON L4K 0N8, ATTN: Privacy Officer. For your protection, we will take steps to confirm your identity before providing you this information. If information about you in our records is incomplete or inaccurate, you may ask us to make corrections to it. We will update our records as necessary upon verification. Your right to request access or correction is subject to applicable legal restrictions. The decision to approve or not your credit application may be based exclusively on an automated processing of your personal information. If you are a resident of Quebec, you have the right to be informed of and submit observations regarding a decision that we make about you based exclusively on automated processing of your personal information. To exercise any of your rights, please contact the Privacy Officer as described above.

You also have a right to obtain access to or challenge the accuracy of information contained in any credit report by giving written notice to (i) Equifax Canada Co., National Consumer Relations, Box 190, Montreal, Quebec H1S 2Z2 or (ii) Trans Union, Consumer Relations, 3115 Harvester Road, Suite 201, Burlington, Ontario L7N 3N8.

How to Register a Privacy-Related Complaint

You may register a privacy-related complaint by contacting our Customer Service Centre. We are committed to working with you to obtain a fair and rapid resolution of any complaints or disputes about privacy and the handling of your personal information. If after contacting our Customer Service Centre you

still have unresolved concerns with respect to our handling of your personal information, please write to our Privacy Officer at PO Box 8651 STN Main, Concord, ON L4K 0N8.

If you have followed our process and our Privacy Officer is unable to resolve your issue, you may file a complaint with the federal Privacy Commissioner of Canada or the appropriate provincial privacy officer. For more information, please go to <https://www.priv.gc.ca/en/>.

Withdrawing Consent

You may withdraw your consent at any time, subject to contractual and legal restrictions. For example, you may not withdraw your consent to our use and sharing of your personal information to administer your account and reporting your account performance to credit reporting agencies.

Contacting Us

To withdraw your consent or obtain a list of our affiliates, you may contact us electronically, in writing or by toll-free telephone. Contact information is provided on each of the following websites:

Ford Credit Canada Company Ford Credit Canada Leasing**	www.ford.ca/finance/contact-ford-credit
Lincoln Automotive Financial Services* Lincoln Automotive Financial Services Leasing**	https://www.lincolncanada.com/finance/customer-support/#contact-us
Customer Service Centre PO Box 8651 STN Main Concord, ON L4K 0N8 1 877 636-7346 Ford Credit: Email Lincoln Automotive Financial Services : Email * a division of Ford Credit Canada Company ** a division of Canadian Road Leasing Company	

If you have any questions or concerns regarding this Privacy Statement, or how we collect, use, share and protect your personal information (including for general marketing and electronic marketing purposes) please contact our Privacy Officer by email at fcpriv@ford.com.

Special Note

We have an online policy that supplements the provisions of this Privacy Statement when applied to the Internet. This online policy is also available on our websites at <https://www.ford.ca/finance/privacy/> and <https://www.lincolncanada.com/finance/privacy>.

Future Changes

This statement updates and replaces any previous statements you may have received from us about the collection, use and protection of personal information. We may change this Privacy Statement at any time.