

PRIVACY STATEMENT

Our Commitment

Our commitment is to provide you with vehicle financing and other quality financial products and services. We obtain and, use and share information about you to do so. We appreciate and respect the trust you show in providing information to us. We value our relationship with you and, therefore, explaining to you how we collect, use, disclose, and protect personal information and, with your consent, inform you of financial products and services you may be interested in is important to us.

Why We Collect Personal Information

We collect personal information to identify you, confirm facts about you, help us assess requests for financial products and services, 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.

Personal Information We Collect

We collect personal information from a variety of sources, such as:

- Information you, or others on your behalf, provide on applications, mobile applications, social media platforms, such as Facebook and Twitter, and other forms, including identifying information such as name, address, telephone number, electronic addresses, such as email addresses, and social insurance number and credit related information, such as your assets, income, and liabilities.
- Information from your dealings and relationships with us, motor vehicle dealers and others, such as vehicle and vehicle financing information, services provided to you, and how you perform on your outstanding credit obligations.
- Information from consumer reporting agencies such as credit history and creditworthiness.

Obtaining Consent

To honour your request for financial products and services, we collect, use and disclose your personal information with your consent or otherwise as permitted or required by law, including to:

- Administer your account including related audit, quality assurance and risk management.
- Maintain accurate credit information about you even after your finance or lease contract with us has terminated.
- 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, 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, and evaluate your credit, even after your finance or lease contract has terminated. 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).
- Transfer 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.
- Share your contact and vehicle information with our affiliates and motor vehicle dealers to offer automotive or financial products or services that may be of interest to you (as described in more detail below).

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 such as agents and authorized service providers. 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:

- Financial service providers and non-financial companies who provide services for us or on our behalf, such as companies that prepare account invoices or statements.
- Motor vehicle dealers and affiliates to help us service accounts, promote and market our products, provide computer and systems support and other services.
- Others, such as independent contractors or suppliers. Some of these suppliers or service providers may be located outside of Canada, 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.

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.

Personal information is retained as long as required to fulfill these purposes. We have established retention policies and procedures to ensure that when the retention period expires, your personal information will be removed from our systems and destroyed in a secure manner.

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. 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.

Rights to Access

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 Box 1800, RPO Lakeshore West, Oakville, Ontario L6K 0J8. 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.

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 Box 1800, RPO Lakeshore West, Oakville, Ontario L6K 0J8.

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. It is important for you to know that even if you choose to withdraw your consent, we will continue to use and share your information subject to legal and contractual obligations, such as sharing with third parties 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
<p>Customer Service Centre Box 1800, RPO Lakeshore West Oakville, Ontario L6K 0J8</p> <p>1 877 636-7346 Ford Credit: Email Lincoln Automotive Financial Services : Email</p> <p>* a division of Ford Credit Canada Company ** a division of Canadian Road Leasing Company</p>	

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.