

California Privacy Statement

This California Privacy Statement is for California Residents only and supplements YAMAHA MOTOR FINANCE CORPORATION, U.S.A.'s Online Privacy Policy. This policy describes the personal information that YAMAHA MOTOR FINANCE CORPORATION, U.S.A (“YMFUS”, “we,” “our,” or “us”) collects in the course of its business, explains how this information is collected, used, shared, and disclosed, describes rights provided to California Residents (“consumers” or “you”) regarding their personal information, and explains how consumers can exercise those rights.

The CCPA does not apply to certain personal information, including, for example:

- Personal information covered under certain federal or state financial privacy laws, including but not limited to the Gramm-Leach-Bliley Act, the Fair Credit Reporting Act, and the California Financial Information Privacy Act.
 - For a YMFUS Installment Account, please review the YAMAHA MOTOR FINANCE CORPORATION, U.S.A. Privacy Notice, which provides choices in the use and sharing of personal information under the Gramm-Leach-Bliley Act.
 - For a WebBank Yamaha Credit Card Account, we will use and share any information that we collect from or about you in accordance with the YAMAHA MOTOR FINANCE CORPORATION, U.S.A. Privacy Notice and the WebBank Privacy Notice, which provides choices in the use and sharing of personal information under the Gramm-Leach-Bliley Act.
- Personal information you provide us when acting in other capacities, such as a job applicant, employee, independent contractor, or as a representative of another business (such as a service provider, vendor, or other entity that we do business with). For more information on your rights under the CCPA when acting in other capacities, please contact us at privacy@yamahafinancialservices.com or 1-800-962-7926. You may also complete our Online Opt-out form to exercise your options.

Personal Information We Collect, Use, Share, or Disclose

The CCPA requires us to disclose certain information regarding our collection, use, sharing, and disclosure of personal information.

Personal information is information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with you or your household (“Personal information”). “Personal information” does not include: (1) publicly available information, such as information that is lawfully made available from federal, state, or local records, and (2) de-identified or aggregate consumer information.

This personal information can exist in various formats, including, but not limited to: (A) Physical formats, including paper documents, printed images, vinyl records, or video tapes, (B) Digital formats, including

text, image, audio, or video files, and (C) Abstract digital formats, including compressed or encrypted files, metadata, or artificial intelligence systems that are capable of outputting personal information.

Collecting Your Personal Information

In the past 12 months, we have collected the following categories of personal information:

- **Identifiers.** This may include a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol (IP) address, email address, account name, Social Security Number, driver's license number, passport number, or other similar identifiers.
- **Personal information described in the California Customer Records Statute (Cal. Civ. Code § 1798.80(e)).** This category is similar to Identifiers and includes a name, signature, Social Security Number, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, employment, employment history, bank account number, credit card number, debit card number, or any other financial information.
- **Characteristics of Protected Classification under California or Federal Law.** This may include veteran or military status.
- **Demographic Information.** This may include marital status and income.
- **Commercial information.** This may include records of personal property, vehicle information, payment card or bank account information, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
- **Internet or other similar network activity.** This may include browsing history, search history, or information on a consumer's interaction with a website, application, or advertisement, such as your clicks and how long you are using our Website.
- **Geolocation data.** This may include non-precise location data collected using your IP address or otherwise.
- **Sensory data.** This may include audio, electronic, visual, or similar information.
- **Professional or employment-related information.** This may include current or past job history or performance evaluations.
- **Inferences drawn from other personal information.** This may include information, data, assumptions, or conclusions derived from facts, evidence, or another source of information or data reflecting your preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, or aptitudes.

Some of the personal information listed above is considered Sensitive Personal Information under California law, including your Social Security Number, driver's license number, passport number, payment card or bank account information, and account login credentials.

In the past 12 months, we have collected personal information from the following categories of sources:

- Consumers, directly or indirectly through online and offline interactions, and when you visit our Website or use an interactive feature on the Website or with our advertisers.
- Affiliates, including Yamaha Motor Corporation, U.S.A.
- Service providers, including third-party servicers, collection agencies, credit reporting agencies, data analytics providers, authorized Yamaha dealers and other dealers of Yamaha products.
- Operating systems and platforms, including YMFUS's dealer origination and servicing portal (YDS).
- Publicly available databases, including Public Access to Court Electronic Records (PACER), and Defense Manpower Data Center (DMDC).
- Government entities.
- Non-profit consumer advocacy organizations, such as the Better Business Bureau.

Using Your Personal Information

We may collect your personal information for the following business or commercial purposes:

- **Account Services**, including: (1) establishing, maintaining, supporting, and servicing an account you may have opened with us and for which you provided the information or that you may have applied for or established with us; (2) providing services, products, or information you may have requested from us; and (3) performing services such as maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, billing and collections, providing financing, providing analytic services, or providing similar services on our own behalf or on our service provider's behalf. We may also use the information to provide you with e-mail alerts, event registrations and other notices concerning our products or services, or events or news, that may be of interest to you.
- **Security and Fraud Detection**, including detecting security incidents and protecting against malicious, deceptive, fraudulent, or illegal activity.
- **Debugging**, including identifying and correcting errors to our system and services.
- **Improvement of Products and Services**, such as enhancing the quality of our products, services, and Website.
- **Internal Research**, including testing, analysis, technological development, and demonstration.
- **Advertising and Marketing Services**, including advertising or marketing services on our own behalf or on behalf of our affiliates.

- **To Comply with our Legal Obligations**, such as to respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- **Audits**, including reviewing current interactions with you and related transactions.
- **As part of a Merger/Acquisition/Bankruptcy or Other Transaction.**
- **For Other Business or Commercial Purposes**, as permitted by law. For example, we may use your personal information as necessary or appropriate to protect the rights, property, or safety of us, our clients, or others.

We only use Sensitive Personal Information for purposes that do not trigger a “right to limit” under the California Consumer Privacy Act regulations.

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

Sharing or Disclosing Your Personal Information for a Business or Commercial Purpose

We may share or disclose your personal information to service providers and third parties in order to carry out specific business or commercial purposes. In the preceding 12 months, we have disclosed the following categories of personal information to service providers and the following categories of third parties:

- **Identifiers** to third-party lending partners, third-party servicers, credit reporting agencies, data analytics providers, marketing providers, authorized Yamaha dealers and other dealers of Yamaha products, advertising and marketing vendors, government entities, and operating systems and platforms.
- **Personal information described in the California Customer Records Statute** to third-party lending partners, third-party servicers, credit reporting agencies, data analytics providers, marketing providers, authorized Yamaha dealers and other dealers of Yamaha products, advertising and marketing vendors, government entities, and operating systems and platforms.
- **Characteristics of Protected Classification under California or Federal Law** to third-party lending partners, third-party servicers, credit reporting agencies, data analytics providers, government entities, and operating systems and platforms.
- **Commercial information** to third-party lending partners, third-party servicers, credit reporting agencies, data analytics providers, authorized Yamaha dealers and other dealers of Yamaha products, government entities, and operating systems and platforms.
- **Internet or other similar network activity** to third-party lending partners, third-party servicers, data analytics providers, advertising and marketing vendors, and government entities.
- **Sensory data** to third-party lending partners, third-party servicers, government entities, and operating systems and platforms.
- **Professional or employment-related information** to third-party lending partners, data analytics providers, authorized Yamaha dealers and other dealers of Yamaha products, and operating systems and platforms.

- **Inferences drawn from other personal information** to third-party lending partners, data analytics providers, authorized Yamaha dealers and other dealers of Yamaha products, and operating systems and platforms.

In the preceding twelve (12) months, we have not sold any personal information. Also, 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.

Your Rights under the CCPA

As described in more detail below, the CCPA provides you with certain rights regarding the collection, use, sale, and disclosure of your personal information. As we noted above, because YMFUS does not sell personal information, we have not included a description of the right to opt out of the sale of personal information.

In addition, the CCPA's rights do not apply to the following:

- Personal information covered under certain federal or state financial privacy laws, including but not limited to the Gramm-Leach-Bliley Act, the Fair Credit Reporting Act, and the California Financial Information Privacy Act.

For more information on your rights under the CCPA when acting in other capacities, please contact us at privacy@yamahafinancialservices.com or 1-800-962-7926. You may also complete our [Online Opt-out form](#) to exercise your options.

The Right to Know About Personal Information Collected, Used, Sold, Shared, or Disclosed

You have the right to request that we provide you with certain information about the Personal Information we collect, use, sell, share, or disclose about you as well as the categories and specific pieces of information that we have collected about you in the 12 months before you submit a request, including:

- The **specific pieces of personal information** we have about you.
- The **categories of personal information** we have collected about you, including:
 - The categories of personal information we have collected about you in the past 12 months.
 - The categories of sources from which the personal information about you was collected.
 - Our business or commercial purpose for collecting your personal information.
 - If we shared your personal information:
 - The categories of personal information that we disclosed about you for a business purpose in the past 12 months and, for each category identified, the categories of third parties to which we disclosed that particular category of personal information; and
 - The categories of third parties that we share personal information.
 - If we sold your personal information, which YMFUS does not do:
 - Our business or commercial purpose for selling your personal information.

- The categories of your personal information that we have sold about you in the past 12 months and, for each category identified, the categories of third parties to which we sold that particular category of personal information.

However, there is certain information that we will not disclose to you. This information includes but is not limited to your Social Security Number, driver's license number or other government-issued identification number, financial account number, any health insurance or medical identification number, an account password, or security questions and answers.

The Right to Request Deletion of Personal Information

You have the right to request that we delete any personal information that we have collected from you and maintained about you. Once we receive and confirm your request, if we determine that we must comply with a deletion request and delete your personal information from our records, we will also direct any service providers we work with to also delete your personal information from their records. If we store any of your personal information in our archived or back-up systems, we will delete your information once the systems are accessed, restored, and/or used.

Please note that we may deny your deletion request for a number of different reasons, which are identified in the CCPA.

The Right to Correction

You have the right to request that we correct inaccurate personal information we maintain about you. After you request to correct inaccurate personal information, we will provide instructions for you to provide us with optional documentation to support your request and we will consider it. We may decline to correct your personal information if a legal exemption applies such as if we determine that your request is fraudulent or abusive or if we determine, based on the totality of the circumstances, that your correction is more likely inaccurate than accurate. We may decide to delete your allegedly inaccurate personal information instead of correcting it.

If you wish to update your contact information or other personal information rather than disputing its accuracy, please make the changes directly in your account or contact us using the information above.

The Right to Nondiscrimination

We will not discriminate against you for exercising any of your CCPA rights. For example, unless otherwise permitted by the CCPA, we will not:

- Deny you goods or services.
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you with a different level or quality of goods or services.
- Suggest that you will receive a different price or rate for goods or services or a different level or quality of goods or services.

Exercising Your Rights under the CCPA

Request to Know or Request to Delete Personal Information

Submitting a Request to Know or Request to Delete Personal Information

To exercise your Right to Know or your Right to Delete Personal Information, please submit a request to us by either:

- Calling us at 1-800-962-7926
- Emailing us at privacy@yamahafinancialservices.com
- Online Opt-out form

To submit a request, you (or your authorized agent) will be asked to:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

Only you (or an authorized agent) may make a request.

Once we receive your request, we will confirm our receipt of your request within 10 business days and provide you with additional information about how we will process the request.

Verifying Your Identity

Once you submit your request, we will verify your identity by matching the information you provided us with information in our systems. If you have a password-protected account with us, we may verify your identity through our existing authentication practices for your account and we will also require you to re-authenticate yourself before we disclose your personal information.

If you submit a request to know specific pieces of personal information or a request to delete certain information, in addition to verifying your identity with information we have on file, you also may be required to submit a signed declaration under penalty of perjury stating that the requestor is the consumer whose personal information is the subject of the request. If we are unable to respond to your request for specific pieces of information, we will evaluate your request as if it is a request to know the categories of personal information that we have collected about you.

We will try to avoid requesting additional information from you to verify you. If we cannot verify your identity based on the information we currently maintain, however, we may request additional information from you, which will only be used to verify your identity and for security or fraud-prevention purposes. We will delete any new personal information we collect to verify your identity as soon as practical after processing your request unless otherwise required by the CCPA.

Generally, if we are unable to verify your identity, we will deny your request and send you a letter explaining why we were unable to verify your identity.

Please note that we are only required to respond to your request for access to your personal information twice within a 12-month period.

Responding to Your Request to Know or Delete

We will not charge you to verify your identity. In addition, we will not charge you or your authorized agent a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

Our goal is to respond to your request within 45 calendar days of receiving the request, beginning on the day we receive the request. However, in the event that we need more time (up to 90 calendar days) to respond to your request, we will provide you with a notice explaining the reasons that we will take more than 45 calendar days to respond. Any disclosures we provide will cover the 12-month period preceding the date we received your request. If we are unable to comply with a given request, we will provide you with a response explaining why we have not taken action on your request and identify any rights you may have to appeal the decision.

Authorized Agent for Requests

You may designate an authorized agent to make a request on your behalf. Unless you have a power of attorney, if you would like to use an authorized agent, which is an individual or business registered with the Secretary of State that you have authorized to act on your behalf, to submit a request, you must provide the authorized agent with written and signed permission to do so, and verify your own identity directly with us or directly confirm that you provided the authorized agent with permission to submit the request. We may deny a request from an authorized agent that does not submit proof that they are authorized to act on your behalf.

We Retain Your Personal Information

We retain each category of personal information for as long we have a relationship with you. We may also retain your personal information for a period of time after our relationship ends due to ongoing business needs to retain it. This includes retention to comply with our legal, regulatory, tax and/or accounting obligations and for other internal purposes.

Changes to Our California Privacy Statement

This California Privacy Statement is subject to change. We encourage you to review this Privacy Policy frequently for any revisions or amendments. Unless otherwise stated, changes are effective immediately upon posting. The date of the last update is listed on the first page herein.

Contact Information

If you have any questions regarding our privacy policies, our California Privacy Statement, the ways in which we collect, use, disclose, and sell your personal information, or how to exercise your rights under the CCPA, please do not hesitate to contact us at:

Phone: 1-800-962-7926

Email: privacy@yamahafinancialservices.com

Postal Address: 6555 Katella Avenue, Cypress, CA 90630

Attn: Compliance Department