

Privacy Policy

Last updated March 1, 2025

YAMAHA MOTOR FINANCE CORPORATION, U.S.A (“YMFUS”, “we,” “our,” or “us”) respects your privacy. This Privacy Policy (“Privacy Policy” or “Policy”) describes how we collect, use, and disclose your personal information and any rights you may have with respect to such information. The Policy governs information we collect through our websites, mobile applications, and other online interfaces (collectively “Sites”) and information we collect from or about you to provide our services or perform other business activities (collectively, "Services"). It supplements, but does not replace, and should be read in conjunction with [YMFUS’s Financial Privacy Notice](#). If you have a WebBank Yamaha Credit Card Account, your personal information is also subject to the [WebBank Privacy Notice](#).

This Privacy Policy does not apply to personal information you provide us when acting in other capacities, such as a job applicant, employee, or independent contractor.

Information We Collect

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.

We may collect the following categories of personal Information:

- *Identifiers* such 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.
- *Characteristics of protected classification under applicable laws* such as veteran or military status.
- *Other demographic information* such as marital status and income.
- *Commercial information* such as 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* such as browsing history, search history, or information on a consumer's interaction with our Sites or advertisements, including their clicks and how long they use our Website.
- *Geolocation data* such as non-precise location data collected using your IP address or otherwise.
- *Sensory data* such as audio, electronic, visual, or similar information.
- *Professional or employment-related information* such as current or past job history and income.
- *Inferences drawn from other personal information* that relate to your preferences, interests, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

Some of the personal information listed above is considered sensitive personal information under applicable privacy laws. Depending on your states, this may include your Social Security Number, driver’s license number, passport number, payment card or bank account information, and account login credentials. Additionally, some of the personal information listed above may be considered “personal information” as defined in Cal. Civ. Code § 1798.80(e)

Deidentified and aggregate information

We may deidentify or aggregate personal information or other data we collect and may use and disclose it for any business purpose permitted by applicable law. Once deidentified or aggregated, this data is no longer considered personal information because we cannot reasonably associate it with an identifiable person.

Usage data and Sites activity

We automatically collect information in connection with the actions you take on our Sites (“Usage Data”). For example, each time you use our Sites, we might collect the type of web browser you use, the type of device you use, your operating system and version, your internet service provider, your IP address, the pages you view, referring and exit pages, the date and time of your visit, the number of clicks to, from, and within our Sites, and the duration of your visits to our Sites. If we can reasonably associate this information with you, we treat it as personal information under the categories of Identifiers or Internet or other electronic network information, as appropriate. If we cannot reasonably associate this information with you, we treat it as Usage Data.

Communication recordings

We may record calls and retain the content of text messages, chat transcripts, emails, and other written/electronic communications between you and us. By communicating with us, you consent to our recording and retention of communications.

How We Collect Information

Generally

We collect personal information from various sources, including the following:

- Consumers, directly or indirectly through online and offline interactions, and when you visit our Sites or use our Services.
- Affiliates, including Yamaha Motor Corporation, U.S.A.
- Service providers and third parties, 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.
- 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.

Cookies and other automated tools

We and third parties may use cookies (small text files placed on your computer to identify your computer and browser), log files, beacons, pixels, and other automated tools (collectively “cookies”) to collect personal information and Usage Data, track your interaction with our Sites, improve the experience of the Sites and Services, and conduct targeted advertising. Many web browsers are initially set up to accept cookies. You can reset your web browser to refuse all cookies or to indicate when a cookie is being sent; however, certain features of our Sites may not work without cookies.

We may use the following types of cookies:

- *Strictly Necessary*: These cookies are essential to operate the Sites and provide you with services you have requested.
- *Functional*: These cookies enable certain features or nonessential functionality on our Sites. For example, we might use these cookies to recognize you and remember your preferences or settings when you return to our Sites so we can provide you with a more personalized experience.
- *Advertising Cookies*: These cookies allow us and third parties to learn more about you, including your use of our Sites and other websites, and advertise products or services that might interest you as further indicated below.
- *Performance Cookies*: These cookies help us and third parties understand how our Sites are working and who is visiting our Sites.

You can opt-out of certain types of cookies by clicking the “cookies preference” link and selecting your preference.

Some advertisers that collect information for targeted advertising are also members of the Digital Advertising Alliance (DAA) or the Network Advertising Initiative (NAI), both of which maintain websites where people can opt out of targeted advertising from their members. If you want to reduce the targeted advertising you receive, you can visit the [DAA Consumer Choice Page](#) and/or the [NAI Consumer Opt-Out Page](#). These opt-outs may be device and browser specific.

If you arrive at our Sites by “clicking through” from another website, we and third parties may receive additional information from that website such as the terms you searched that led you to our Sites. You should review the Privacy Policy of any website from which you reached our Sites to determine what information the operator collects and how it uses such information. We may retain information about you provided to us by other websites and will use it in accordance with this Privacy Policy. We may associate such information with other Usage Data or personal information.

How We Use and Disclose Personal Information

General uses

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.
- *As otherwise described to you at the point of collection or with your consent*.

We only use sensitive personal information for purposes that do not trigger a "right to limit" under the California Consumer Privacy Act regulations.

Disclosing your personal information for business purposes

We may disclose your personal information to service providers and third parties in order to carry out specific business purposes. In the preceding twelve (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, 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 applicable laws* to third-party lending partners, third-party servicers, credit reporting agencies, data analytics providers, government entities, and operating systems and platforms.
- *Other demographic information* 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.

- *Geolocation data* to data analytics providers, advertising and marketing vendors, 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.

Sale of personal information

In the preceding twelve (12) months, we have not sold any personal information or shared it for targeted or cross-context behavioral advertising partners.

Third-Party Links

The Sites or Services may contain links to third-party websites, including social media platforms. Please be aware that if you access these links, you will leave our site. We encourage users to read the privacy policies of those sites, as we are not responsible for their content, links, or privacy practices.

Data Security

We use reasonable measures, including physical, electronic, and procedural safeguards, to protect the security and integrity of your personal information. We also employ encryption technologies and user authentication procedures that are designed to keep your information secure. We limit access to personal information to authorized personnel, contractors, and service providers who need access to perform their job and are contractually required to keep your information secure.

However, data transmission or storage on the Internet cannot be guaranteed to be secure, and we do not make such a guarantee. You should take all precautions to safeguard your passwords and any account information that you may have or provide and to employ current virus-scanning or firewall software and other security safeguards. You should also log out of your account and close your browser window.

Children's Privacy

The Sites and Services are not intended for minors. We do not knowingly collect personal information from individuals under the age of 18. If you are under the age of 18, you should not use the Sites or Services. If we become aware that we have inadvertently received personal information from an individual under the age of 18, we will delete such information from our records.

Privacy Rights for California Residents

As described in more detail below, the California Consumer Privacy Act (“CCPA”) provides you with certain rights regarding the collection, use, sale, and disclosure of your personal information. 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 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.

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 disclosed your personal information to a third party:
 - 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 to whom we disclose personal information.

However, there is certain information that we will not disclose to you in full. 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. If we determine that we must comply with a deletion request, 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 below.

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

If you are a California resident and would like to exercise your rights, you may submit a request through our [California Privacy Notice](#), [Online Request Form](#) or by calling us at 1-800-962-7926. 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 necessary, we may contact you to obtain additional information needed to verify your identity. For example, we may require you to verify additional information in our files or submit a signed declaration under penalty of perjury verifying your identity. We will not process Right to Know, Deletion, or Correction requests without verifying your identity, so please respond promptly or we may deny your request.

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.

Changes to Our Privacy Policy

This Privacy Policy is subject to change. We encourage you to review it frequently for any revisions or amendments. Unless otherwise stated, changes are effective immediately upon posting. The date of the most recent update is listed at the top of the Policy.

Contact Information

If you have any questions regarding our privacy practices 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.

Notice to Texas Residents

For questions or complaints about loans obtained through YMFUS, contact Yamaha Motor Finance Corporation, U.S.A. at 1-800-962-7926 or in writing at Yamaha Motor Finance Corporation, U.S.A., 6555 Katella Avenue, Cypress, California 90630-5101. YMFUS is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the YMFUS, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov.