

**YAMAHA MOTOR FINANCE CORPORATION, U.S.A.
ONLINE PRIVACY POLICY (UNITED STATES)**

LAST UPDATED: JULY 16, 2021

Welcome to our Website. Your privacy is important to us. This privacy policy applies to YAMAHA MOTOR FINANCE CORPORATION, U.S.A. ("**YMFUS**", "**we**" or "**our**"). The Website and this Notice are intended for U.S. residents only.

YMFUS respects the privacy of our Website users, customers, employees, and business partners. This online Privacy Policy ("Online Privacy Policy") describes how personal information is collected by and through websites, mobile applications, and other online interfaces or platforms owned, operated, or controlled by YMFUS. YMFUS may collect and process personal information that is associated with a specific person ("**Personal Data**") and information that, without the aid of additional information, cannot be directly associated with a specific person or entity ("**Non-Personal Data**"). By using this Website, you agree to the terms and conditions of this Online Privacy Policy.

This Online Privacy Policy supplements, but does not replace, and should be read in conjunction with, [YMFUS's Privacy Notice](#).

This Website is a general audience site and 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 Website or cause your Personal Data to be submitted to the Website.

California Residents: Effective January 1, 2020, the California Consumer Privacy Act provides California residents with specific rights and protections. If you are a California resident, please review our [California Privacy Notice](#).

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.

If you have questions or complaints regarding our Online Privacy Policy or practices, please contact us at privacy@yamahafinancialservices.com or 1-800-962-7926.

Personal Data we collect online

You may interact with us in a variety of ways:

- Information that we may collect about you through online interactions, such as registering or completing a profile on our Website or completing an online application or prequalification submission. This includes personal information you may provide to us through this Website, which may include your name, telephone, postal address, email address, account number, and other online fields, including but not limited to financial information, account information, vehicle information (e.g., Vehicle Identification Number (VIN)), and your Social Security Number. Much of the Personal Data we may collect about users is information provided by users themselves.
- Personal Data may be collected in connection with your visit to this Website or your use of the interactive features on the Website. When you are connected to our services via custom applications (apps), we may collect device-specific information such as your hardware model, operating system, unique device identifiers, and mobile network information including phone number. We may associate your unique device identifier or phone number with information that you may have used to register for certain services or purchase products. Server logs that are maintained by us or by our third-party service providers may contain information about the services that you have used and may contain device information.
- Log files may record data such as Internet domain and host names; Internet protocol (IP) addresses; browser software and operating system types; internet service provider, clickstream patterns; the files viewed on our Website (e.g., HTML pages, graphics, etc.), referring and exit pages, and dates and times that our site is accessed to analyze trends in the aggregate and administer the site. Certain services may include a unique application number in connection with the installation of apps. This number and information, including operating system type and app version number, may be sent to our service providers when you install, update, or uninstall apps. We may also collect and process information about your actual location. For example, we acquire your device's GPS signals. We may also collect this type of information based on information available via browser and other supporting information to determine your location based on information collected via Wi-Fi access points, custom sensors, and cell towers. In addition, we may maintain digital communication logs that track information like your phone number and other routing information associated with use of service, time and date of calls, duration of calls, SMS routing information and types of calls.
- We may also obtain Personal Data about you, such as name, address, previous purchasing and servicing history, from our affiliates and business partners, based on information that has already been shared with or made available to them.
- We may also obtain Personal Data about you, such as your payment and account history, and related product and product servicing history, from our service providers, based on information that has already been shared with or made available to them.
- Our online service providers or business partners may implement technologies that allow for the collection of Personal Data over time and across websites. We recommend

that you review each privacy policy posted on the websites that you visit to better understand privacy practices on those websites.

We do not collect Personal Data revealing political opinions; religious or philosophical beliefs, trade-union membership, and the processing of genetic data, biometric data in order to uniquely identify a person, or data concerning health or sex life and sexual orientation, except as required in the employment context.

How we use and share Personal Data

Generally, we will use any information that we collect from you or about you as follows:

- **To Complete the Transaction Requested.** YMFUS collects and uses Personal Data to offer our account services, including:
 - Reviewing, processing and/or decisioning any prequalification submissions and/or credit applications that you may submit to us.
 - 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 established with us, including but not limited to providing customer service, completing, processing, or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytic services, or providing similar services on our own behalf or on the service provider's behalf.
 - Providing services, products, or information you may have requested from us.
 - To communicate with you regarding products and services you have obtained from us, and to provide you with related customer service.
- **Marketing.** YMFUS uses digital and standard marketing channels, including, without limitation, apps, notifications, text messages, email, and mail to notify users and customers about products and services that YMFUS believes may be of interest to you.
- **Improve User and Customer Experience.** We may use your device's IP address or Media Access Control or MAC address to track device-event information such as crashes, system activity, hardware settings, browser type, browser language, the date and time of your request, and referral URL. We may use the information that we collect to measure the number of users to the different areas of our sites, and to help us make our sites more useful to users. This may include analyzing these logs periodically to determine the traffic through our servers, the number of pages served, and the level of demand for pages and topics of interest.
- **Other Legal Purposes.** YMFUS may use your Personal Data to:
 - Respond to your inquiries and requests.
 - Send administrative information to you, such as information regarding the Website and changes to our terms, conditions, and policies.

- Ensure compliance with our Terms and Conditions.
- Respond to a lawful request for information from law enforcement or through judicial process.
- For security, validation, identity verification, suppression, content improvement and feedback purposes.
- Perform data analysis, audits, fraud monitoring and prevention, new product development, enhancing, improving or modifying our products and services, identifying usage trends, determining the effectiveness of our promotional campaigns, and operating and expanding our business activities.
- Protect our operations or those of any of our affiliates, to protect our rights, privacy, safety, or property, and/or that of our affiliates, you, or others, and to allow us to pursue available remedies or limit the damages that we may sustain.

YMFUS does not sell, rent, or lease your personal information. We do not disclose your personal information to third parties for their direct marketing purposes.

Unless you have a Yamaha Installment Account or a WebBank Yamaha Credit Card Account, YMFUS discloses Personal Data that we collect via our Websites with the following third parties for the purposes specified:

- **Other Yamaha Companies.** We may share Personal Data with other Yamaha companies for their everyday business purposes and/or to market their products and services to you.
- **Service Providers.** We use third parties to provide additional products and services related to our YMFUS credit products, including extended service contracts and credit insurance products through our Website and/or our affiliated Yamaha dealers. If or when you sign up for such products or services, we will share the information you provided to the extent necessary in order for the third party to provide that service. These service providers shall retain, store or use your information in providing such contracted services. The unique application number collected in connection with the installation of apps and information including operating system type and app version number also is sent to our service providers when you install, update or uninstall apps.

In addition, we may transfer Personal Data within YMFUS or to YMFUS's third-party service providers, across borders, outside of your country or jurisdiction around the world. In such case, YMFUS will ensure that the country provides adequate protections or that the recipients are subject to appropriate safeguards including EU approved standard contract clauses.

- **Other Third Parties.** We may disclose Personal Data to other third parties, such as, co-branding partners, retail outlets, advertising networks, or app developers for all legal purposes without restriction for our everyday business purposes and/or to market our products and services to you.

- **Other Disclosures:** We may also disclose Personal Data if the information is provided to comply with the law, applicable regulations, governmental and quasi-governmental requests, court orders or subpoenas, to enforce our Terms of Use or other agreements, or to protect our rights, property or safety or the rights, property or safety of our users or others (e.g., to a consumer reporting agency for fraud protection etc.) or if the disclosure is done as part of a purchase, transfer or sale of services or assets (e.g., in the event that substantially all of our assets are acquired by another party, customer information may be one of the transferred assets).

For a Yamaha Installment 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](#), which provides choices in the use and sharing of personal information.

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 provide choices in the use and sharing of information.

Your Choices

You may request that we not share your information with third parties by e-mailing us at privacy@yamahafinancialservices.com.

When you change your preferences regarding receiving marketing communications from us, some third-party advertisers may still provide you with offers because we have already shared your information with them. When contacted by these companies, you should notify them directly of your choices regarding their use and sharing of your information. After you change your preferences, if you sign up for another one of our product or service offerings, you will need to reconfirm your information sharing preferences.

If YMFUS intends to use and transfer Personal Data for purposes beyond those described above and in the [YAMAHA MOTOR FINANCE CORPORATION, U.S.A. Privacy Notice](#) and the [WebBank Privacy Notice](#), or if we intend to disclose Personal Data to a third party or use the Personal Data for purposes other than the purpose for which it was originally collected or subsequently authorized by you, then YMFUS will offer you the opportunity to affirmatively opt in to consent whether your Personal Data is to be disclosed to a third party or to be used for purposes other than the purpose for which it was originally collected or subsequently authorized by you.

Cookies

In addition to the Personal Data described above, YMFUS may also collect from users of the Website information of the sort that Web browsers, depending on their settings, may make available. That information may include "cookies," the user's IP address and Media Access Control (MAC) numbers, the number of times a user visits the Website, accesses to specific areas of the Website, operating system and browser type, screen resolution, and the locations

of the Web pages the user views right before arriving at, while navigating and immediately after leaving the Website. Most of this information is Non-Personal Data.

“Cookies” are small amounts of data a website can send to a visitor’s web browser. They are often stored on the device you are using to help track your areas of interest. Cookies we use do not contain or capture unencrypted personal information. Cookies allow us to collect information such as browser type, time spent on the Website, and your relationship with us. We use the information for security purposes, to facilitate navigation, to display information more effectively, to personalize/customize your experience while visiting the Website, and to recognize your device to allow your use of our online services. We may collect information about the usage of the Website to continually improve the design and functionality, to monitor responses to our content, and to assist us with resolving questions regarding the Website. We or our third-party partners may also use cookies to collect and store other information about your visit to, or use of, our Website.

We do not currently take any action with respect to a browser’s “do-not track” signals. This Website does not respond differently or limit its practices under the terms of this Online Privacy Policy when you visit the Website with a browser that uses a “do not track” signal or similar mechanism.

If a visitor to our Website enters data into a web-form and submits data to us, the information is paired with the IP address of the computer or device the visitor is using. This information is shared internally and with our service providers, including Vervent Inc. and Vervent Card (as applicable), the company that we use for the servicing of customer accounts.

Security

YMFUS uses reasonable measures to safeguard the security and integrity of your Personal Data. We maintain physical, electronic, and procedural safeguards designed to protect personal information. We also employ encryption technologies and user authentication procedures that are designed to keep your data 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 always secure, and YMFUS does 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. In the event of a data breach, we will provide you with timely notification as required by applicable law.

External Links

As you navigate this Website, you may click to websites of our affiliated companies, business partners, or other third parties. These sites may have their own online privacy statements or

policies. This **Yamaha Motor Finance Corporation, U.S.A. Online Privacy Policy** will not apply when you move to one of these other sites because affiliate privacy practices and policies are tailored to the products and services offered by the individual affiliate, business partner, or third party. If you do visit the websites of our affiliated business units or partners, please be sure to review the privacy policy that is applicable to those sites.

Children and Data Collection

YMFUS's Websites are general audience web sites. YMFUS's Website content is not directed toward individuals under the age of 18. We do not knowingly collect Personal Data from children. If you become aware that a child has provided us with personal information without parental consent, please email us at **privacy@yamahafinancialservices.com**. If YMFUS or its Internet Service Providers become aware that a child has provided us with Personal Data, that information will be deleted from our databases. If you have questions about Personal Data that may have been submitted by a child or minor, please email us at **privacy@yamahafinancialservices.com**.

Policy Updates and Effective Date

Changes to this Online Privacy Policy may be made by us from time to time. In the event of any update, the revised Online Privacy Policy will be posted with a new "Last Updated" date. All updates to the Online Privacy Policy are effective when we post the updates on our Website with the new "Last Updated" date. Any changes to the Online Privacy Policy will not be retroactively applied and will not alter how we handle personally identifiable information we previously collected from you. Your continued use of the Site after we post any changes constitutes your consent to the updated Policy.

Contact Us

If you have any questions about this Online Privacy Policy or our information handling practices, please contact us by e-mail at **privacy@yamahafinancialservices.com**