



FACTS **WHAT DOES YAMAHA MOTOR FINANCE CORPORATION, U.S.A. DO WITH YOUR PERSONAL INFORMATION?**

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Credit History / Scores
- Account Balances and Transaction History
- Payment History and Employment Information and Income

How? All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Yamaha Motor Finance Corporation, U.S.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Yamaha Motor Finance Corporation, U.S.A. share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates’ everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call toll-free 1-800-962-7926 - our menu will prompt you through your choice(s). **Please note:** If you are a new customer, we can begin sharing your information thirty (30) days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions? Call 1-800-962-7926. You can also email your questions to privacy@yamahafinancialservices.com.

Who we are
Who is providing this notice?

Yamaha Motor Finance Corporation, U.S.A.

What we do
How does Yamaha Motor Finance Corporation, U.S.A. protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does Yamaha Motor Finance Corporation, U.S.A. collect my personal information?

We collect your personal information, for example, when you

- Open an account or Apply for financing
- Give us your contact information or Give us your income information
- Pay your bills

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions
Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include Yamaha Motor Co., Ltd., and Yamaha Motor Corporation, U.S.A.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include insurance companies, service providers, co-branded partners, retailers, data processors, and advertisers.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include companies such as other finance companies, banks, and insurance companies.*

Other important information

California Residents: We will not share your information with companies outside of Yamaha Motor Finance Corporation, U.S.A., except for our everyday business purposes, for marketing our products and services to you or with your consent.

Vermont Residents: We will not disclose credit information about you within or outside the Yamaha Motor Finance Corporation, U.S.A. family of companies except as required or permitted by law.



Other important information (Continued)

Nevada Residents: Notice provided pursuant to state law. To be placed on our internal Do Not Call List or to contact our Customer Service Department, call 1-800-962-7926. If you would like more information about telemarketing practices, you may contact us at Yamaha Motor Finance Corporation, U.S.A., Attn: Privacy Department, 6555 Katella Avenue, Cypress, California 90630-5101 or at privacy@yamahafinancialservices.com. For more on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 1-702-486-3132; e-mail: BCPINFO@ag.state.nv.us.

Texas Residents: Yamaha Motor Finance Corporation, U.S.A. is licensed and examined under the laws of the State of Texas and by state law is subject to regulatory oversight by the Office of Consumer Credit Commissioner. For questions or complaints about your loan, 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. Yamaha Motor Finance Corporation, U.S.A. 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 lender, 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: 1-800-538-1579. Fax: 1-512-936-7610. Website: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov.

Telephone Communications: All telephone communications with us or our authorized agents may be monitored or recorded.
*Notice provided by: Yamaha Motor Finance Corporation, U.S.A.

FACTS	WHAT DOES WEBBANK DO WITH YOUR PERSONAL INFORMATION IN CONNECTION WITH YOUR YAMAHA MOTOR FINANCE CORPORATION, U.S.A ACCOUNT?		
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.		
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and transaction history • payment history and account balances • credit history and credit scores <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>		
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons WebBank chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information	Does WebBank share?	Can you limit this sharing?	
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No	
For our marketing purposes – to offer our products and services to you	Yes	No	
For joint marketing with other financial companies	No	We don't share	
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share	
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share	
For our affiliates to market to you	No	We don't share	
For nonaffiliates to market to you	No	We don't share	
Questions?	Call toll-free 800-962-7926. You can also email your questions to privacy@yamahafinancialservices.com		

Who we are	
Who is providing this notice?	WebBank
What we do	
How does WebBank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does WebBank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or apply for financing • give us your contact information or give us your income information • pay your bills <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes--information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • WebBank does not share with our affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • WebBank does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • WebBank does not jointly market.
Other important information	
Special Notice For State Residents: We will also comply with more restrictive state laws to the extent that they apply.	

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 by the California Consumer Privacy Act of 2018 ("CCPA") 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.

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.

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.
- **Commercial information.** This may include records of personal property, vehicle 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.
- **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.

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 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. In addition, we do not sell 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.
- 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.

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 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

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.

Changes to Our California Privacy Statement

7/16/21

We are required by law to update this California Privacy Statement at least once each year. This California Privacy Statement was last updated on the date 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