

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., dba Yamaha Financial Services
--------------------------------------	---

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?	<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, affiliates 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>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include Yamaha Motor Co., Ltd., and Yamaha Motor Corporation, U.S.A.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include insurance companies, service providers, co-branded partners, retailers, data processors, and advertisers.</i>
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"> ▪ <i>Our joint marketing partners include companies such as other finance companies, banks, and insurance companies.</i>

Other important information

California Residents: We will not share your personal information with nonaffiliates, except as permitted by applicable law, including, for example, with your consent or to service your account. We will limit sharing among our affiliates to the extent required by applicable law.



FINANCIAL SERVICES

Yamaha Motor Finance Corporation, U.S.A.

Page 3

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.

Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at <https://www.yamaha-motor-finance.com/> or call 1-800-962-7926.

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.