



Fair Lending

Santander Consumer USA Inc. is committed to Fair Lending and treating consumers, customers and vendors with the utmost respect and fairness. Under the Equal Credit Opportunity Act (ECOA), Santander Consumer USA is prohibited from discriminating in any aspect of the credit transaction. Prohibited bases are: sex, marital status, race, color, religion, national origin, age (provided the applicant is of legal age), income derived from public assistance and the fact that the applicant has—in good faith—exercised any right under the Consumer Protection Act (i.e. the right to lodge a complaint).

We recommend you make and retain a copy of this Privacy Policy; if you prefer to print another copy, visit our Web site at www.santanderconsumerusa.com or you may request a copy by calling 888.222.4227.

See back page (6) for opt out form.

Opt Out Form

Please mail this form to:

Santander Consumer USA Inc.
P.O. Box 562088, Suite 900
Dallas, TX 75247.

Do not send this form with your payment. Please print clearly.

NAME _____

ADDRESS _____

CITY _____

STATE _____

ZIP _____

ACCOUNT NUMBER _____

- By selecting this box, I am requesting Santander Consumer USA Inc. to not share my credit information with companies affiliated with Santander Consumer USA Inc. The sharing of information about customer transactions (such as account information, account usage and/or payment history) does not apply. This request only applies to the account number provided above as required by FCRA.
- By selecting this box, I am requesting Santander Consumer USA Inc. to not share my credit information with non-affiliated companies, except as permitted by law. This request only applies to the account number provided above as required by GLBA.
- By selecting this box, I am requesting Santander Consumer USA Inc. to limit affiliates from marketing to me, except as permitted by law.

PRIVACY POLICY

What You Need To Know To Protect Yourself

Santander Consumer USA Inc. values our customers and respects their rights to privacy regarding non-public information that we collect and maintain pertaining to our customers and their accounts with us. We appreciate and respect the trust you place in us; we will do our best to protect the non-public information provided to us regarding our customers and applicants. This Privacy Policy is being provided to you in accordance with federal privacy laws, illustrates our commitment to your privacy and describes our privacy practices to help you understand how we protect and use your information. In this policy, “we” and “our” mean Santander Consumer USA Inc. and its affiliates. We reserve the right to update or change our privacy policy and/or practices at any time in accordance to applicable laws. Notice of those changes will be provided to you if required by law.

How we Protect Your Privacy Online

To help us learn which products, services and sections of our Web site interest you, and to improve your online experience, we use “cookies.” Cookies are small files that our Web server places on your hard drive to track activity on the Web site during a browsing session, and across multiple browsing sessions. The cookies we use contain no personal information. Cookies can only track activity on our Web site, and cannot be read by any non-Santander Consumer USA Web sites.

We may also use online profiling to help us better understand your individual needs. This information does not identify you personally unless you voluntarily give us personal information while online.

We may also work with other third parties to learn more about activity on our Web site. These vendors use “Web beacons,” “tracking pixels,” “third party cookies” and other similar technologies to gather user demographics and usage patterns, which help us improve the effectiveness of our marketing and our Web site design. These vendors do not share any personally identifiable information with us.

Collection and Use of Customer Information

The collection of information received or used for purposes of collecting a debt is subject to the Fair Debt Collection Practices Act (where applicable) or similar state law. We collect, retain, utilize and safeguard non-public information about our customers (“Customer Information”). To operate our business and to service our customer accounts, we obtain Customer Information from a variety of sources. This includes:

- » Information we receive from customers on applications and other forms, such as name, address, employer, Social Security number, assets, income, phone number(s), drivers’ license numbers and personal references;
- » Information about a customer’s transactions with us, our affiliates or others, such as customer account balances, payment histories, parties to transactions, etc.;
- » Information we receive from consumer reporting agencies (credit bureaus), such as a customer’s creditworthiness, credit history, account balances and account numbers;
- » Information from motor vehicle dealers and others, such as vehicle and vehicle financing information; and,
- » Information collected in connection with our Web site.

Disclosure of Information

Under the Fair Credit Reporting Act you may direct us to not share certain Customer Information with our affiliates. We may disclose any of the above customer information that we collect to affiliates and non-affiliated third parties as described on the following pages.

Among our Affiliates

In general, there are two categories of Customer Information. The first category is information about a customer’s history with us, such as identification information, account history and balances, insurance coverage and payment history (which we refer to as “Transaction History”). The second category of information is data we receive from other sources, including information typically found in a credit report (which we refer to as “Third Party Data”). We may share a customer’s Transaction History with companies that are related to us by common ownership or control. Federal law gives you the right to limit some, but not all, marketing from our affiliates. You may limit our affiliates from marketing their products and services to you based on third party data.

With other Third Parties

Non-affiliated third parties are those not part of the family of companies controlled by Banco Santander, S.A. Except for California and Vermont residents, we may share personal information about you to the following types of non-affiliated third parties:

- » Financial services providers, such as companies engaged in banking, credit cards, consumer finance, securities and insurances;
- » Companies that provide services including, but not limited to, collections, invoicing, customer service, and as otherwise permitted by law; and,
- » Non-financial companies, such as companies engaged in direct marketing and the selling of products and services as permitted by law.

For California and Vermont residents, applicable law requires us to obtain your permission to share information about you with non-affiliated parties. If you wish your customer information to be shared, you must notify us in writing.

The Confidentiality, Security and Integrity of Your Information

We maintain appropriate physical, electronic and procedural safeguards to protect the security of Customer Information and comply with applicable state and federal standards. Our employees receive training regarding the importance of confidentiality and customer privacy. We only allow access to Customer Information to those employees who have a legitimate business purpose for using such information. Even if a customer decides to terminate their account(s) and/or repay their obligation(s) or otherwise become an inactive customer, we will retain the Customer Information according to applicable laws.

You Have the Right to Choose

In this notice we have explained our policy about the disclosure of Customer Information, the kinds of information we may disclose to other parties and the kinds of other parties with whom we may disclose the information. If you have previously opted out based on an earlier privacy notice and would like to keep the same preferences, you do not need to opt out again. If you prefer for us to not share your Customer Information with non-affiliated companies (unless permitted or required by law), please inform us by one of these two options: 1) by calling us toll free at 888.222.4227, or 2) by mailing a letter of your request to Santander Consumer USA Inc., P.O. Box 562088, Suite 900, Dallas, TX 75247.

Additional States Rights – Texas Residents

We are registered under the State of Texas and are subject to regulatory oversight by the Office of Consumer Credit Commissioner. If you wish to file a complaint against Santander Consumer USA Inc., you should contact the Office of Consumer Credit Commissioner at 2601 North Lamar Boulevard, Austin, TX 78705-4207 or by telephone at 800.538.1579.