

YAMAHA MOTOR FINANCE CORPORATION, U.S.A.

ONLINE PRIVACY POLICY (UNITED STATES)

LAST UPDATED: February 25, 2020

Your privacy is important to us. This YAMAHA MOTOR FINANCE CORPORATION, U.S.A. Online Privacy Policy (“Online Privacy Policy”) explains how we collect, share and use information from or about you when you visit or use our **Yamaha Card Pre-Qualification website**. This website is a general audience site and we do not knowingly collect personal information from children under the age of 13.

By using this website, you agree to the terms and conditions of this Online Privacy Policy.

Personal information we collect online

You may interact with us in a variety of ways. Information that we may collect about you through online interaction includes personal information you provide via this site when completing the **Yamaha Card Pre-Qualification Form** which includes first name, last name, phone number, postal address, email address and other online fields including but not limited to annual gross income and your electronic signature.

How personal information is shared

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. **The notices are attached and located at the bottom of this Online Privacy Policy.**

Other information we collect online

In addition to personal information described above, we may also collect and save certain information about your use of our website, such as information about your device’s operating system, the browser you are using, the IP address of your device and additional information about your device. 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.

“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 collect information about the usage of the website in order to continually improve the design and functionality, to monitor responses to our content, and to assist us with resolving questions regarding the website.

We do not currently take any action with respect to a browser’s “do-not track” signals. 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 the visitor is using. This information is shared internally and with our service providers, including Total Card Inc., the company that we use for the servicing of your account.

Security

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.

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.

Contact us

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



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 Financial Services chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Yamaha Financial Services 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 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 (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 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	
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How does Yamaha Financial Services 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.
How does Yamaha Financial Services 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 ▪ Pay your bills or Apply for a loan ▪ Use your credit or debit card <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	
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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	
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California and Vermont 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 only: 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.

Nevada Residents: Notice provided pursuant to state law. To be placed on our internal Do Not Call List, 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: BCPINFORM@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. Any consumer wishing to file a complaint against Yamaha Motor Finance Corporation, U.S.A. should contact the Office of Consumer Credit Commissioner through one of the means indicated below: In Person or U.S. Mail: 2601 North Lamar Boulevard, Austin, Texas 78705-4207. Telephone No.: (800) 538-1579. Fax No.: (512) 936-7610. E-mail: consumer.complaints@occc.texas.gov. Website: www.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.	