

## PRIVACY NOTICE

Thank you for choosing Ferrari Financial Services, Inc. (“FFS”, “we”, “our”, or “us”). This Privacy Notice governs FFS’s payment portal (the “Payment Portal”) and the information collected thereon. In this Privacy Notice, we will inform you about how we collect, use, and share the information you provide to us in this Payment Portal and your choices with respect to this.

### 1. PERSONAL INFORMATION WE COLLECT

Through your use of our Payment Portal, we collect personal information, which is information that identifies you as an individual, relates to you as an identifiable individual or, that along with other information, could identify you (collectively, “Personal Information”). Specifically, we collect the following types of Personal Information:

#### i. Personal Information You Provide to Us

We collect Personal Information directly from you when you engage in certain actions on our Payment Portal. These include when you:

- *Register.* When you register for an account on our Payment Portal, you will provide your name, email address, telephone number, and answers to your security questions. While registering, we will also need to collect certain information from you to verify your identity, such as your FFS account number, last six digits of your Vehicle Identification Number, Social Security number, and postal code.
- *Make a payment.* When you make a payment via our Payment Portal, you will provide us with your financial bank account information, such as the bank account number and bank routing number that you designate for sending payments.
- *Interact with Us.* When you interact with us, our customer care team, or send us any feedback, questions, comments, suggestions, ideas, or interact with us in any way, you will need to provide your name and email address.

#### ii. Personal Information Collected Passively: Cookies

We also use cookies on our Payment Portal to collect certain information about you. Cookies are text files that your web browser places on your computer or mobile device when you visit a website. In particular, we use session cookies to authenticate users on the Payment Portal and log user activity for FFS support capabilities. The session cookies expire when you close your web browser. These session cookies collect information on your use of the Payment Portal, such as when you log in. If you choose to decline cookies, you may not be able to sign in or use other features of the Payment Portal that depend on cookies.

### 2. HOW WE USE YOUR PERSONAL INFORMATION

We use your Personal Information for the following purposes:

- Provide you with access to the Payment Portal.
- Authenticate you and verify your identity.
- Perform fraud monitoring and screening.
- Communicate with you about the Payment Portal or to inform you of any changes to the Payment Portal.

- Provide user support.
- Benchmarking.
- Defend our rights and the rights of others.
- Comply with applicable law.

### 3. HOW WE SHARE YOUR PERSONAL INFORMATION

The information collected and processed through the Payment Portal is only information of our existing consumers in connection with the pre-existing loans.

Financial companies, such as FFS, choose how they collect and share your Personal Information. However, the Gramm-Leach Bliley Act (“GLBA”) gives consumers the right to choose to limit some, but not all, sharing. To update your information sharing purposes, please call (800) 206-9828 and our menu will prompt you through your choice(s).

We share your Personal Information we collect for the following purposes:

<b>Reasons we can share your Personal Information</b>	<b>Do we share?</b>	<b>Can you limit this sharing?</b>
For our everyday business purposes: such as to process your payment, 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 do not share
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 non-affiliates to market to you.	Yes	Yes

**For California and Vermont residents**, FFS will not share your Personal Information with non-affiliated third parties unless we obtain your consent, except as permitted by law. Please see our Consent Acknowledgement for more information [[hyperlink to internal portal page where Consent Acknowledgement is](#)].

For more information on our information sharing practices, and your choices in connection with such sharing, please see our Ferrari Financial Services, Inc. Consumer Privacy Notice [[hyperlink to internal portal page where GLBA Notice is](#)].

### 4. SECURITY

To protect Personal Information from unauthorized access and use, we maintain industry-standard physical, electronic, and procedural safeguards. However, no security measure or modality of data transmission over

the Internet is 100% secure. While we strive to use commercially acceptable means to protect your Personal Information, we cannot guarantee absolute security.

## **5. DO NOT TRACK**

The Payment Portal does not collect Personal Information about users' online activities over time or across third-party websites or online services. Therefore, we do not support Do Not Track ("DNT") at this time. Do Not Track is a privacy preference you can set in your web browser to inform websites that you do not want to be tracked. You can enable or disable Do Not Track by visiting the Preferences or Settings page of your web browser. For further details, visit <https://www.eff.org/issues/do-not-track>.

## **6. CHILDREN'S PRIVACY**

The Payment Portal is not intended for individuals under the age of eighteen (18) years. Accordingly, we do not knowingly collect or share Personal Information from children.

## **7. CHANGES TO THIS PRIVACY NOTICE**

We may update or revise this Privacy Notice at any time. If we update this Privacy Notice, we will notify you by posting the revised Privacy Notice on the Payment Portal and by providing the effective date of the revisions at the bottom of this Privacy Notice. For revisions that materially expand the ways in which we use or share the Personal Information previously collected from you, we will communicate with you in advance of and/or concurrently with the changes taking effect.

## **8. CONTACT US**

For questions regarding this Privacy Notice or the Payment Portal, please contact us at (800) 206-9828.

**This Privacy Notice was last modified on April 6, 2020**