

# **U.S. PRIVACY STATEMENT**

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## 1 Introduction

LeaseDirect, sometimes referred to as LesseeDirect, collects and processes Personal Information (as defined below in Section 3) relating to individuals, including but not limited to our customers. The privacy and the protection of Personal Information is important to LeaseDirect. This Privacy Statement provides information on how LeaseDirect may collect and process your Personal Information.

This Privacy Statement can change over time. The changes we made to the Privacy Statement will become effective upon posting as of the Last Updated Date as shown above. This is the most up-to-date version. The most recent previous version of our Privacy Statement can be found at the bottom of this Privacy Statement.

By accessing or using the Services (as defined in Section 2), you consent to this Privacy Statement. If you have any objection to any terms in this Privacy Statement, please reach out to us as instructed in Section 10 below.

## 2 When does this Privacy Statement apply?

This Privacy Statement applies to the collecting and processing (including storing, accessing, using, transferring, sharing, disclosing, and deleting) of Personal Information by LeaseDirect of:

- Visitors and users of LeaseDirect websites;
- Users of LeaseDirect's services, products, and/or tools ("Services");
- Customers and prospective customers and their respective representatives;
- Business partners of LeaseDirect and their representatives;
- Suppliers who provide any services or products to LeaseDirect and their representatives;
- Subscribers to LeaseDirect publications and newsletters;
- Visitors to LeaseDirect offices and facilities; and
- Individuals who otherwise interact with LeaseDirect in person, in writing, or through a third party.

This Privacy Statement does not apply to information you provide on third party sites not controlled by LeaseDirect. When interacting with our websites, you may be able to link or connect with non-LeaseDirect websites, services, social media networks, applications, or other third-party features. Enabling these features may lead to other third parties having access to or processing your Personal Information. LeaseDirect does not have any control over, nor do we endorse, these third-party features and is not responsible for the privacy or security of any information you provide to any such third-party website. We encourage you to review the privacy policies of these third parties before using these features.

## 3 What Personal Information do we collect and process?

LeaseDirect collects and processes information that identifies, relates to, could reasonably be linked with you ("Person Information") in a variety of contexts. For example, we collect and process Personal Information to provide individual and commercial financial products and services.

- a) The Personal Information we collect and process depends on your relationship or interaction with LeaseDirect. We collect and process the following categories of Personal Information:

1. Personal Identifiers and Contact Information—such as business name, full name, address, telephone number, and federal or state issued identification numbers, including Social Security number, driver's license number, and passport number, Internet Protocol address information, email address, or account name.
  2. Characteristics of Protected Classes--under federal or state law, such as gender, race, ethnicity, national origin, citizenship, marital status, or military status.
  3. Purchase and Financial Information—such as information about your financial situation, information related to our products or services, information related to obtaining financial services, bank account information, or your credit risk profile.
  4. Internet or Online Information—such as IP address, data about the applications and devices you use to visit our website, browsing and search history, interaction with our websites, applications, advertisements, user login and access information, or language preference in the context of using our services.
  5. Geolocation Data—such as device or equipment location.
  6. Audio, Visual, and Electronic Information—such as call, online chat, email, or video recordings.
  7. Inferences—inferences based on information about an individual to create a summary about, for example, an individual's preferences and characteristics.
- b) If you are a customer, dealer, vendor, supplier, or other business partner of LeaseDirect, in addition to the Personal Information listed above, we also collect and process the following Personal Information:
1. Background Information—such as data we require to ensure your and our security, to prevent and investigate fraud, to prevent money laundering and financing of terrorism.
  2. Information about commercial or consumer needs--such as business needs and operational information, records of personal property, products or services purchased, obtained, or considered, payment history, or other purchasing or consuming histories or tendencies.

From time to time, laws and regulations may require us to collect additional categories of Personal Information from you.

## 4 **How do we collect your Personal Information?**

The sources from which we collect Personal Information depend on, among other things, our relationship or interaction with you. The information below lists the categories of sources from which we collect Personal Information in different contexts.

1. You directly, or other authorized parties acting on your behalf, through physical (e.g., FYI paper application, visitor registration when you visit our office), audio (e.g., phone), visual (e.g., Closed Circuit Television monitoring when you visit our offices), or electronic (e.g., website, social media) sources.
2. Public records made available by federal, state, or local government entities or widely available sources made available by media.

3. Third parties that provide data to support our business and operational activities, such as our affiliates, joint venture partners, business partners, manufacturer, vendors, dealers, distributors of goods or service you finance with us, credit bureaus, and suppliers who provide goods and services to us.
4. Equipment you finance with us.

## 5 For which purposes do we collect and process your Personal Information?

The purposes for which we collect and use Personal Information depend on, among other things, your relationship or interaction with LeaseDirect. We collect and process Personal Information for the following purposes in different contexts:

Purposes of Collection and Process	Examples
Enter into, fulfill, maintain, and service a contract with you	<ul style="list-style-type: none"><li>• Establish and process transactions for our products and services.</li><li>• Process financial applications, assess your eligibility for our products and services, and verify your identity.</li><li>• Perform integrity screening and credit checks.</li><li>• Maintain and service your accounts and provide customer service.</li><li>• Process payments.</li></ul>
Promotion and Marketing	<ul style="list-style-type: none"><li>• Advertise and market additional products and services that are related to products and services you requested or that are offered by us, or affiliates, or a nonaffiliated third party.</li><li>• Administer promotions, surveys, pools, sweepstakes, and contests.</li></ul>
Support business operations, including to meet risk, legal, and compliance requirements	<ul style="list-style-type: none"><li>• Conduct audits and compliance assessments.</li><li>• Facilitate securitizations, syndications, or loan or lease participations.</li><li>• Facilitate sale, transfer, merger, reorganization, or other change to a business line or legal entity/structure.</li><li>• Detect, investigate, or respond to legal claims, security incidents and malicious, deceptive, fraudulent, or illegal activity.</li><li>• Comply with applicable local, state, federal, and international laws and other legal and regulatory requests and obligations.</li><li>• Process privacy rights requests.</li><li>• Maintain safety, security, and integrity of our offices, products, and services.</li></ul>
Manage, improve, and develop our business, products, and services	<ul style="list-style-type: none"><li>• Conduct internal research, product quality, risk modeling, data analysis, internal presentation.</li><li>• Troubleshoot to identify and repair operational errors or otherwise improve our products and/or services.</li></ul>

## 6 Do we use cookies?

When you visit our website or use our applications, we may automatically collect information about how you use our Services using cookies, pixel tags, web beacons, and other similar or related technologies. Some of this information is not capable of identifying you but some information can be associated with you, your browser, or your device. We have relationships with third-party advertising companies to help track and report on usage of our website and applications.

Various third parties are developing or have developed signals or other mechanisms for the expression of consumer choice regarding the collection of information about an individual consumer's online activities over time and across third-party websites or online services. Currently, we currently do not monitor or take any action with respect to your "do not track" preferences.

## **7 How do we handle and secure your Personal Information?**

We endeavor to protect your Personal Information. To prevent unauthorized access, disclosure, or use of your Personal Information, we have implemented and maintain appropriate and reasonable technical and organizational security measures to safeguard and secure your Personal Information. We use security measures designed to ensure (i) the confidentiality, integrity, and availability of your Personal Information, (ii) the resilience of the systems and services that process them, and (iii) the ability to restore data in the event of a data breach. Where possible, we aim to secure your Personal Information using encryption measures. In addition, we test, verify, and regularly evaluate the effectiveness of our technical and organizational measures to ensure continuous improvement in the security of processing Personal Information.

## **8 Do we transfer your Personal Information to third parties and / or to other countries?**

In certain instances, your Personal Information may also be transferred to third parties. The categories of third parties to whom we may disclose your Personal Information depend on, among other things, our relationship and/or interaction(s) with you. We may disclose for our business purposes the categories of Personal Information listed in Section 3 above to the following categories of third parties:

1. We may share your Personal Information with third-party companies or organizations to complete transactions, support everyday operations, or for our business management and development purposes. Examples include sharing with our manufacturers, vendors, dealers, distributors, business partners, credit bureaus, service suppliers, and other third parties, as may be necessary for us to provide our products and services to you.
2. Where permitted by applicable law and/or with your consent, we may share your Personal Information with third party advertisers or marketing agencies that process your Personal Information on our behalf for marketing purposes. The privacy policy of such third-party advertisers or marketing agencies will govern their use of your Personal Information.
3. We may also disclose your Personal Information to third parties when necessary to (a) enforce or apply the terms and conditions of the Services, including in connection with an investigation of potential violations of any such terms and conditions, (b) comply with legal or regulatory requirements or a governmental request or inquiry, (c) protect the rights, property, or safety of us, our customers, or other third parties, (d) prevent, investigate, detect, or prosecute a crime or protect national security, or (e) detect, prevent, or otherwise address fraud, security, or technical issues.

4. We may also transfer your Personal Information to a third party in the event of a sale, merger, or transfer of our company's equity or assets or in the unlikely event of a bankruptcy, liquidation, or receivership of our business.

Lastly, we reserve the right to disclose anonymized or aggregated data based on your Personal Information to third parties, provided that such information can no longer reasonably identify or be linked to you or your household.

#### **Cross-Border Transfers of Collected Personal Information**

LeaseDirect does business in multiple locations throughout the U.S. and around the globe, and has affiliates located in various countries throughout the world. Your Personal Information may be accessed, processed, or transferred to affiliates and other third parties in the U.S. and elsewhere in the world for the purposes described in this Privacy Statement to the extent permitted by applicable laws.

## **9 What other choices do you have with respect to your Personal Information?**

#### **Residents of California**

If you are a California resident, you may have the right to:

1. Request that we disclose to you the following information covering the 12-month period prior to your request ("Access Request"):
  - a. The categories of Personal Information collected about you.
  - b. The categories of sources from which your Personal Information is collected.
  - c. The business or commercial purpose for collecting your Personal Information.
  - d. The categories of third parties to whom Personal Information is disclosed about you, and the categories of Personal Information disclosed.
  - e. The specific pieces of Personal Information collected about you.
2. Request that Personal Information collected about you is deleted ("Deletion Request").
3. Be free from discrimination by LeaseDirect for exercising your rights under the California Consumer Privacy Act ("CCPA").

#### **We do not sell your Personal Information under the CCPA**

In the past 12 months, we have (i) collected from sources listed in Section 4, the categories of Personal Information from California residents that are listed in Section 3; (ii) processed such Personal Information for the purposes provided in Section 5; and (iii) shared the categories of Personal Information listed in Section 3 with the categories of third parties that are listed in Section 8. We do not have actual knowledge that we sell the Personal Information of consumers under 16 years of age.

#### **Authorized Agents**

If you are a California resident, you may authorize an agent to make an Access Request or a Deletion Request on your behalf in accordance with the "How to Make Requests" instruction in Section 10 below.

For Deletion Requests:

We may deny your deletion request if retaining your Personal Information is necessary for us or our service providers to:

1. Complete the transaction for which we collected your Personal Information, provide goods or services that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
2. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
3. Make other internal and lawful uses of that information that are compatible with the context in which you provided it.
4. Comply with legal obligations, laws, and regulations, including certain exemptions under CCPA.

For all other types of CCPA requests:

We may deny your request if it is fraudulent, excessive, repetitive, harassing, or manifestly unfounded.

#### **Residents of Nevada**

Nevada's data privacy law defines selling Personal Information as exchanging it for money. We do not sell the Personal Information of residents of Nevada. However, you may contact us at [usprivacyoffice@leasedirect.com](mailto:usprivacyoffice@leasedirect.com) with questions.

#### **Notice to Minors**

Our websites are not designed for minors and are not directed at or intended to be visited by minors. No visitor to our websites who is under the age of eighteen (18) should provide any Personal Information to us. If you are a minor, do not visit our websites and do not send any Personal Information to us.

If we become aware that we have collected Personal Information from a minor, we will take steps to dispose of that information as permitted by and in accordance with applicable laws and regulations. If you are a parent or guardian and you believe that your child under the age of eighteen (18) has provided us with Personal Information without your consent, please contact us at [usprivacyoffice@leasedirect.com](mailto:usprivacyoffice@leasedirect.com).

## **10 How to contact us in case of a request or question?**

General questions about this Privacy Statement or the processing of your Personal Information can be directed to the Privacy Office at [usprivacyoffice@leasedirect.com](mailto:usprivacyoffice@leasedirect.com).

#### **To exercise your privacy rights or options or file a privacy-related complaint:**

Please submit your request using this [\*\*PRIVACY FORM\*\*](#);

or

Contact us at **(866) 222-2478** (Monday through Thursday from 8 a.m. to 5 p.m. CST and Friday from 8 a.m. to 4:30 p.m. CST).

#### **LeaseDirect's Verification Process**

When you make a request, we will ask you to provide the following information to verify your identity:

- Name, address, phone number, date of birth, email address; and, in certain situations as may be required to confirm your identity, the last 4 digits of your social security or individual taxpayer identification number, and/or a copy of government issued photo ID.

If you are making a request as an authorized agent for a California resident, we may request that you provide, as applicable:

- Your name, address, phone number, date of birth, email address; and, in certain situations as may be required to confirm your identity, a copy of government issued photo ID.
- The California resident's name, address, phone number, date of birth, email address, last 4 digits of social security or individual taxpayer identification number; and, in certain situations as may be required to confirm the identity of the individual on whose behalf the request is being made, a copy of a government issued photo ID.
- A document to confirm that you are authorized to make the request on the California resident's behalf. We accept as applicable, a copy of a power of attorney, legal guardianship, conservatorship order, or the California resident's signed permission demonstrating that you have been authorized to act on such California resident's behalf.
- In addition, if you are a company or organization ("Authorized Entity") making a request as an agent on behalf of a California resident:
  - Authorized Entity's active registration with the California Secretary of State.
  - From the individual who is acting on behalf of the Authorized Entity, proof that the individual is authorized to make the request. We accept a letter on the Authorized Entity's letterhead, signed by an officer of the Authorized Entity.

## 11 Privacy Statements

View or download the current version of the Privacy Statement (PDF)

View or download the [PREVIOUS VERSION OF THE PRIVACY STATEMENT](#) Dated March 23, 2020