

FACTS**WHAT DOES GM FINANCIAL 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 income
- account balances and payment history
- credit history and credit scores

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

Reasons we can share your information	Does GM Financial 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 **1-888-249-2763** – our menu will prompt you through your choices or
- Visit us online: <https://www.gmfinancial.com/privacy-us>

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 toll- free 1-800-284-2271

Who we are

Who is providing this notice?

Companies with a “GM Financial” or “AmeriCredit” or “Mode” name; GM Financial Bank (for its auto finance products serviced by GM Financial); ACAR Leasing Ltd.; and financial companies with a “GM,” “Buick,” “Cadillac,” “Chevrolet,” or “GMC” name (collectively, “GM Financial”).

What we do

How does GM Financial 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 GM Financial collect my personal information?

We collect your personal information, for example, when you

- open an account or pay your bills
- apply for financing or give us your income information
- give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

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

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with an “AmeriCredit,” “Mode,” “GM,” “General Motors,” or “OnStar” name; financial companies such as GM Financial Bank or ACAR Leasing Ltd.; and nonfinancial companies such as Cruise LLC.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include aftermarket product providers, financial service providers, auto dealers and manufacturers, insurance companies, marketers, and retailers.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include financial service providers and insurance companies.*

Other important information

For Vermont Customers: 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. This information can be found at <https://www.gmfinancial.com/privacy-us> or call 1-800-284-2271.

California Residents: We will limit sharing to the extent required by California law, which may differ from the practices described in this notice. Please refer to the separately-provided California Notice for additional privacy choices.

For Texas Customers: For questions or complaints, contact GM Financial at 1-800-284-2271. The lender 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: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov.