Gold Acceptance 500 City Parkway West, Suite 400 Orange, CA 92868 800-888-5330

# IMPORTANT NOTICE CONCERNING OUR PRIVACY POLICY A GUIDE TO HOW WE COLLECT, USE AND PROTECT CUSTOMER INFORMATION

At Gold Acceptance, maintaining our customers' trust and confidence is a high priority. That's why we want you to understand how we protect your privacy when we collect and use information about you, and the measures we take to safe guard that information. The provisions of this Notice will apply to former customers as well as current customers.

#### HOW WE COLLECT CUSTOMER INFORMATION AND THE TYPES OF INFORMATION WE COLLECT

We obtain these types of customer information from a number of sources such as:

- Information we receive from you on Applications or other forms, such as your name, address, social security number and telephone number;
- Information we receive from others on your behalf on Applications, forms and other means, such as assets, income and liabilities;
- Information about your transactions with us or nonaffiliated third parties such as your account balance, payment history, and account activity;
- Information we receive from a Consumer Reporting Agency, such as your credit bureau reports and other information relating to your credit worthiness;
- Information from outside sources such as motor vehicle dealers, employers, and others involving vehicle financing information, employment status, and verification of information.

#### PROTECTING CUSTOMER INFORMATION AND PARTIES TO WHOM WE DISCLOSE CUSTOMER INFORMATION

Protecting customer information is important to us. We use policies, procedures and systems to maintain the accuracy of customer information and to protect it from improper use or loss. Only those persons who need it to perform their job responsibilities in order to effect, administer or enforce a customer's account are authorized to have access to customer information. This may include the dealer from which you purchased your vehicle, payment processors, billing processors, repo companies, etc. We provide training and communication programs to educate our personnel about the meaning and requirements of this privacy policy. In addition, we maintain physical, electronic and procedural security measures that comply with State and Federal regulations to safe guard your information. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

## HOW WE USE YOUR INFORMATION

The information we maintain about your relationship helps us identify you and helps prevent unauthorized persons from accessing your information. We use your information to help administer your account. We do not disclose your information to any affiliates, non-affiliated third parties or unrelated Companies except as to the administration of your personal For purposes of credit reporting, account. verification and risk management, we will exchange information about our customers with reputable reference sources and clearing House services only. We do not disclose any of your information to be used on mailing lists or telemarketing for promotional offers.

### FORMER CUSTOMERS

If your account becomes paid, inactive or is closed for any reason, we will continue to treat and safeguard your information as described in this Notice.

### CONCLUSION

We will attempt to keep your customer files complete, up to date and accurate. We will tell our customers how and where to conveniently access their account information (except when we're prohibited to do so by law) and how to notify us about errors, which we will promptly correct.

## **QUESTIONS?**

Should you have any questions about this Notice feel free to contact us at 1-800-888-5330.