

## American Honda Finance Corporation California Privacy Notice

Last Updated: July 24, 2025

This California Privacy Notice (the "Privacy Notice" or "Notice") provides limited information to California residents only about how American Honda Finance Corporation d/b/a Honda Financial Services and Acura Financial Services and its related companies identified below ("AHFC," "we," "us," "our") collects, uses, and discloses Personal Information. For more details about our privacy practices, see our <a href="Privacy Policy">Privacy Policy</a>. Neither this Notice nor the Privacy Policy govern information we collect in an employment context, including information we collect from job applicants and independent contractors.

This Privacy Policy also describes the Personal Information practices of our related companies: American Honda Protection Products Corporation, American Honda Receivables LLC, American Honda Receivables II LLC, Honda Titling Inc., Honda Lease Trust, Honda Titling A-B LLCs, Honda Titling A-B LPs, Honda Insurance Solutions, LLC, and Honda Aviation Finance Company, LLC.

#### Information We Collect

We collect information that personally identifies, relates to, describes, or is capable of being associated with you ("Personal Information"), which may include:

- Identifiers such as name, social security number, driver's license or other government identification number, mailing address, garaging address, email address, phone number, account login credentials;
- Characteristics of protected classifications under California or federal law such as age (including date of birth) and gender;
- Demographic information such as marital status, income, residency, citizenship status;
- Commercial information such as vehicle identification number, vehicle characteristics, license
  plate number, vehicle registration, product interest, purchase history, account balance and
  other financial information, vehicle insurance information, payment information (credit/debit
  card number, expiration date, bank account number);
- Internet or other network activity information such as IP address, browsing or search history, your interactions with our emails, data collected through cookies and similar technologies;
- Geolocation data such as approximate geographic location indicators from mobile or web and precise geolocation data from vehicles or products;
- Audio, electronic, visual information such as call recordings, customer photographs, photo ID, the content of communications with us:

- Professional or employment-related information such as employer, income, occupation, employment status, military service records;
- Education information such as education level, transcripts, diplomas;
- Inferences drawn from the above categories of Personal Information that relate to your characteristics, behavior, attitudes, and aptitudes;
- Personal information as described in Cal. Civ. Code § 1798.80(e) to the extent collected under another category of Personal Information above.

Some of the Personal Information listed above may be considered Sensitive Personal Information under relevant privacy laws. This includes social security number, driver's license and other government identification card information, precise geolocation data, and your AHFC account login credentials. Each type of Sensitive Personal Information may overlap with a category of Personal Information listed above.

The types of Personal Information we collect about you may vary based on how you use our Sites and/or Services, and your relationship with us.

# How We Use and Disclose Information (Purposes of Collection)

#### Generally

We collect and use Personal Information for general business purposes, such as to:

- Provide you with access to and use of our Sites and Services;
- Facilitate or fulfill the information, products, or services you requested;
- Service your account(s);
- Conduct market research;
- Design, develop, and improve our products and services;
- Market our products to you, including interest-based advertising;
- Market other companies' products or services to you;
- Perform data analytics;
- Operate information security and anti-fraud programs;
- Retrieve information from and report information to consumer reporting agencies;
- Collect on consumer accounts (including repossession and auction, if necessary);
- Complete legal filings and processes such as registering vehicles, paying taxes, placing and removing liens, and managing vehicle citations;
- Perform day-to-day business operations such as accounting; and
- Respond to governmental and other legal requests.

We use Sensitive Personal Information for the following purposes:

- Social security numbers, driver's licenses, and other government identification cards to provide the Services, service accounts, collect on accounts, and as otherwise required by law.
- AHFC account login information to permit access to customers' online accounts and operate information security and anti-fraud programs.
- Precise geolocation data we may use this data in connection with providing the Services, including repossession of vehicles to the extent permitted by law.

We may also use Personal Information and/or Sensitive Personal Information as described to you at the point of collection, with your consent, or as otherwise required or permitted by applicable laws. We only use Sensitive Personal Information related to California residents for purposes permitted by the California Privacy Rights Act regulations.

#### Third-Party Sales and Sharing

We may sell or share (for cross-context behavioral advertising) Personal Information to third parties who are not our service providers. These companies may use your Personal Information for their everyday business purposes, including marketing. Over the past twelve months, we sold/shared Identifiers, Demographic Information, Commercial information, non-precise Geolocation data, and Internet and other electronic network activity information to third parties. See our Privacy Policy for more details. You may submit a request to opt-out of sales as further described <a href="https://example.com/here-example.com/he

We may also disclose Personal Information in situations that do not qualify as a sale. See our privacy policy for more details.

### How Long We Retain Your Data

We retain each category of Personal Information for as long as we have a relationship with you. We may also retain your Personal Information for a period of time after our relationship ends due to ongoing business needs to retain it. This includes retention to comply with our legal, regulatory, tax, and/or accounting obligations and for other internal purposes such as marketing and analytics.

#### **Translations**

To view our Privacy Notice in another language, please select from the following: <u>Chinese</u>, <u>Korean</u>, <u>Spanish</u>, <u>Tagalog</u>, or <u>Vietnamese</u>.