

AMERICAN HONDA FINANCE CORPORATION PRIVACY POLICY

Last Updated: June 29, 2023

American Honda Finance Corporation ("AHFC," "we," "us," "our") works hard to build and maintain a relationship of trust with you. This Privacy Policy (the "Privacy Policy" or "Policy") describes how we collect, use, and disclose your Personal Information (as defined below) and how to exercise any rights you might have with respect to this information. The Policy governs information we collect through our website(s), microsite(s), mobile website(s), and mobile applications (collectively, "Sites") and information we collect from or about you to provide our services or perform other business activities (collectively, "Services"). The Policy does not govern information we collect in an employment context, including information we collect from job applicants and independent contractors.

Please carefully read this Privacy Policy, which is part of our [Terms of Use](#), before using our Sites and/or Services. By accessing or using our Sites and/or Services, you agree to our use of your information consistent with the Terms of Use and this Privacy Policy.

If you provide information to us or we collect Personal Information about you in connection with a financial transaction (potential or complete), your nonpublic personal information is also governed by federal and state financial privacy laws, such as the Gramm-Leach-Bliley Act, and the financial privacy notices provided pursuant to those laws. In the event of a conflict or inconsistency between this Privacy Policy and a financial privacy notice, the applicable financial privacy notice governs.

IF YOU ARE LOOKING FOR AMERICAN HONDA MOTOR CO., INC.'S PRIVACY POLICY, PLEASE CLICK [HERE](#).

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ABOUT THIS PRIVACY POLICY

Privacy Policy Changes

This Privacy Policy is subject to change. We encourage you to review this Privacy Policy frequently for any revisions or amendments. Unless otherwise stated, changes will be effective immediately upon posting. You will be deemed to have been made aware of and have accepted the changes by your continued use of our Sites or Services. If we determine that a change to this Privacy Policy will result in using your Personal Information acquired before the change in a materially new way, we will provide you with notice before using your Personal Information in the new way. The date of our most recent update appears at the top of this page.

Conflict Between This Policy and Local Laws and Regulations

When federal, state, and local laws and regulations require a higher level of protection for your Personal Information, they take precedence over this Privacy Policy. The specific requirements of this Privacy Policy apply unless disallowed by local laws and regulations.

INFORMATION WE COLLECT

Personal Information

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 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;
- **Professional or employment-related information** such as employer, income, occupation, employment status, military service records;
- **Education information** such as education level, transcripts, diplomas;
- **Medical or health information** such as medical conditions (if you provide this information to request a payment deferral or extension);
- **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, medical or health information, 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.

Usage Data and Sites Activity

We automatically collect information in connection with the actions you take on our Sites ("Usage Data"). For example, each time you use our Sites, we automatically collect the type of web browser you use, the type of device you use, your operating system, your Internet Service Provider, the pages you view, referring and exit pages, the date and time of your visit, the number of clicks to, from, and within our Sites, and the duration of your visits to our Sites. If we can reasonably associate this information with you, directly or indirectly, we treat it as Personal Information under the categories of Identifiers and Internet or other electronic network information, as appropriate. If we cannot reasonably associate this information with you, we treat it as Usage Data.

Communication Recordings

We may record calls and retain the content of text messages or other written/electronic communications between you and us. By communicating with us, you consent to our recording and retention of communications.

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HOW WE COLLECT INFORMATION

From You

We may ask you to provide us with Personal Information when you communicate with us (online or offline), apply for loan, purchase a GAP plan or other product from us, participate in consumer surveys, sweepstakes, or contests, and at other times. You are not required to provide us your Personal Information; however, if you choose not to provide the requested information, you may not be able to use some of the features of our Sites or Services or we may not be able to fulfill your requested interaction. We may also capture your contact information, such as phone numbers and email addresses, when you contact us.

Third-Party Data Sources

We may collect Personal Information from third-party data sources such as affiliates, data brokerages, insurance companies, consumer reporting agencies, marketing agencies or partners, analytics firms, and government agencies.

Dealerships

We may collect Personal Information from dealerships with whom you interact. For example, if you request a loan or lease at a dealership, the dealership may disclose your Personal Information to us. We may also receive information about your purchase, lease, and vehicle service interactions with the dealership.

Cookies and Other Automated Tools

We and third parties use cookies (a small text file placed on your computer to identify your computer and browser) and other automated tools such as tracking pixels to track your interaction with our Sites and to improve the experience of our Sites and Services, such as saving your preferences from visit to visit to present you with a customized version of the Website. Many web browsers are initially set up to accept cookies. You can reset your web browser to refuse all cookies or to indicate when a cookie is being sent. However, certain features of our Sites may not work if you delete or disable cookies.

We may use the following types of cookies:

- *Strictly Necessary*: These cookies are essential to operate the Sites and provide you with services you have requested.

- *Functional:* These cookies enable certain features or non-essential functionality on our Sites. For example, we might use these cookies to recognize you and remember your preferences or settings when you return to our Sites so we can provide you with a more personalized experience.
- *Advertising Cookies:* These cookies allow us and third parties to learn more about you, including your use of our Sites and other websites, and to advertise products or services that might interest you.
- *Analytics Cookies:* These cookies help us and third parties understand how our Sites are working and who is visiting our Sites.

We and third parties employ software technology that enables us to track certain aspects of a user's visit to our Sites. This technology helps us better manage content on our Sites by informing us what content is effective, how consumers engage with our Sites, and how consumers arrive at and/or depart from our Sites. The software typically uses two methods to track user activity: (1) "tracking pixels" and (2) "clear gifs." Tracking pixels are pieces of executable code embedded in a web page that track usage activity including which pages are viewed, when they are viewed, and how long the pages are viewed. Clear gifs are tiny graphics with unique identifiers embedded in web pages and email messages that track whether a user has viewed a web page or email message. The software may also track user engagement with our Sites such as links and other content clicked on by the User. User activity information may be associated with additional information about a user's session and Personal Information, if provided by the user.

If you arrive at our Sites by "clicking through" from another website, then certain information about you that you provided to that other website, such as the terms you were searching on that led you to our Sites, may be transmitted to us and we may use it. You should review the Privacy Policy of any website from which you reached our Sites to determine what information that website collects and for what purpose(s) the website operators use that information. We may retain information about you provided to us by other websites and will use it in accordance with this Privacy Policy. Such information may be associated with other Usage Data or Personal Information.

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Interest-Based Advertising

We may work with third-party advertisers, search providers, and ad networks ("Advertisers") to learn more about you and show you ads or other content that we believe would be relevant to you. Advertisers may collect and use information about your use of our Sites or Services as well as other websites and services. These companies may use cookies and other online tracking technologies to collect and use your information. We and/or Advertisers may also append other data to the data collected by Advertisers to create an interest profile of individual users. Our Privacy Policy does not cover any use by Advertisers of information that they may collect from you except when the Advertiser acts as our service provider. Advertisements may be shown via our Sites or on third-party websites. If you do not want to receive interest-based advertising, please visit the [Digital Advertising Alliance \(DAA\) Consumer Choice Page](#). The DAA website allows you to opt-out of one or more interest-based advertising networks. Opt-outs are device and browser specific; therefore, you must set your opt-out preferences for each device and browser. Deleting browser cookies can remove your opt-out preferences; however, the DAA offers [browser extensions](#) that help preserve the opt-out preferences you set on the DAA's Consumer Choice Page. Please note that opt-outs only apply to interest-based advertising. You may still receive other types of online advertising.

Information from Advertisements

If you arrive at our Sites via an advertisement (e.g., banner ad), we may collect information regarding the advertisement with which you interacted and your interactions (e.g., item clicked, date and time).

Social Media Widgets

The Sites may include social media features, such as the Meta (Facebook), Instagram, YouTube, LinkedIn, and Twitter widgets. These features may collect information about your IP address and the pages you visit on our Sites as well as other Personal Information. A cookie may be set to ensure that a feature properly functions. Your interactions with the social media features are governed by the privacy policies of the companies that provide them and you should review the relevant privacy policies before interacting with the social media features.

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HOW WE USE AND DISCLOSE INFORMATION

Generally

We may 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 as follows:

- 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.
- Medical or health information – to evaluate requests for a payment deferral or extension or to otherwise service accounts.
- Precise geolocation data – we may use this data in connection with providing the Services, including repossession of vehicles.

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.

Testimonials

If you provide a testimonial, we may post it publicly on our Sites or in other advertising material. By providing a testimonial, you give us permission to use it in any manner and for any purpose, including in marketing and advertising communications.

Service Providers

We may establish a relationship with other businesses, including corporate affiliates, to provide services to us ("Service Providers"), including:

- ***Fulfillment and account servicing vendors***, which help us provide products, services, and information to you, service your account or benefits, and perform payment processing services;
- ***Marketing and communications vendors***, which help us market our or third parties' products or services to you, conduct promotions, surveys, and other outreach campaigns;

- **Research and development vendors**, which help us design, develop, and improve our products and services;
- **Data and business analytics vendors**, which help us collect, analyze, and improve the accuracy of our data (including Personal Information);
- **IT and network administration vendors**, which provide services such as data storage and management, website hosting, and data security;
- **Collection, repossession, and similar vendors**, which help us collect overdue payments, repossess collateral, auction vehicles, and perform similar services;
- **General service providers**, which help us with day-to-day business operations such as office support services, courier services, facilities management, and document destruction; and
- **Professional service firms**, which provide accounting, legal, HR and other professional services.

We require each Service Provider to use reasonable security measures appropriate to the nature of the information involved to protect your Personal Information from unauthorized access, use, or disclosure. We prohibit Service Providers from using Personal Information that we provide to them other than as specified by us. In the past twelve months we may have disclosed each category of Personal Information that we collect (listed above) to Service Providers.

Third-Party Sales and Disclosures

Although we do not directly monetize your Personal Information, we may disclose it in limited situations that may qualify as a sale under certain privacy laws.

- **Affiliates.** We may disclose your Personal Information with Honda affiliates such as American Honda Motor Co., Inc. In the past twelve months, we disclosed the following categories of Personal Information with affiliates: Identifiers, Demographic information, Commercial information, Internet or other electronic network activity information.
- **Dealerships.** We may disclose your Personal Information to the dealership through which you purchased, financed, or leased a vehicle; however, we only disclose information that the dealership already collected from or about you. In the past twelve months, we disclosed the following categories of Personal Information to dealerships: Identifiers, Commercial information.

We do not sell your Sensitive Personal Information or otherwise disclose it to any third parties other than service providers or as required by law.

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OTHER IMPORTANT PRIVACY PROVISIONS

Security

We recognize the importance of safeguarding the confidentiality of Personal Information from loss, misuse, or alteration. Accordingly, we employ commercially reasonable administrative, technical, and physical safeguards to help protect Personal Information from unauthorized access, disclosure, and use. Even with these safeguards, no data transmission over the Internet or other network can be guaranteed 100% secure. As a result, while we strive to protect information transmitted on or through our Sites or Services, you do so at your own risk.

Links

Please be aware that third-party websites accessible through our Sites or recommended through our Services may have their own privacy and data collection policies and practices. We are not responsible for any actions, content of websites, or privacy policies of such third parties. You should check the applicable privacy policies of those third parties when providing information.

Compliance with Laws and Law Enforcement

We cooperate with government and law enforcement officials and private parties to enforce and comply with the law. We may disclose Personal Information and any other information about you to government or law enforcement officials or private parties if, in our discretion, we believe it is necessary or appropriate to respond to legal requests (including court orders, investigative demands and subpoenas), to protect the safety, property, or rights of ourselves, consumers, or any other third party, to potentially prevent or stop any illegal, unethical, or legally actionable activity, or to comply with law.

Other Transfers

We may disclose Personal Information and Usage Data with businesses controlling, controlled by, or under common control with us. If we are merged, acquired, or sold, or in the event of a transfer of some or all of our assets, we may disclose or transfer Personal Information and Usage Data in connection with such transaction.

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CHILDREN'S PRIVACY

The Sites and Services are not intended for children under the age of 16 and we do not knowingly collect or sell Personal Information from children under the age of 16. If we become aware that we have inadvertently received Personal Information from a child under the age of 16, we will delete such information from our records.

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ADDITIONAL CALIFORNIA PRIVACY RIGHTS

If you are a resident of California, you may have additional rights to access and control your Personal Information. Several exemptions may apply, particularly to customers who are already protected by federal and state financial privacy laws.

Right to Know

You have the right to request twice per 12-month period that we provide you (i) the categories or specific pieces of Personal Information we collected about you; (ii) the categories of sources from which we collected your Personal Information; (iii) the business or commercial purpose(s) for which we collected, sold, or disclosed your Personal Information; and (iv) the categories of service providers or third parties to whom we sold or disclosed your Personal Information, including the categories of Personal Information disclosed to each. We are not permitted to provide access to specific pieces of Personal Information if the Personal Information is sensitive or creates a high risk of potential harm from disclosure to an unauthorized person such as financial information, social security numbers, and driver's license numbers. If we withhold specific Sensitive Personal Information, we will inform you of the type of information withheld. For example, if we withhold a social security number, we will inform you that we have a social security number on file.

Right to Delete

You have the right to request that we delete any Personal Information we have collected about you. Please understand that we are not required to honor a deletion request if a legal exemption applies such as if we need the information to complete a requested or reasonably anticipated transaction, prevent security incidents or fraud, enable internal uses that are reasonably aligned with your expectations, or comply with legal obligations.

Right to Correct

You have the right to request that we correct inaccurate Personal Information we maintain about you. After you request to correct inaccurate Personal Information, we will provide instructions for you to provide us with optional documentation to support your request and we will consider it. We may decline to correct your Personal Information if a legal exemption applies such as if we determine that your request is fraudulent or abusive or if we determine, based on the totality of the circumstances, that your correction is more likely

inaccurate than accurate. We may decide to delete your allegedly inaccurate Personal Information instead of correcting it.

If you only wish to update your contact information or other Personal Information rather than disputing its accuracy, please make the changes directly in your account or [Contact Us](#)

Right to Opt-Out of Sales

You have the right to direct us not to sell your Personal Information to third parties. We will process requests within 15 business days, subject to any applicable exceptions and extensions permitted by law.

Submitting a Request

If you are a California resident and would like to exercise your rights, you may submit a request through our [online request form](#) or by calling us at (800) 445-1358.

After you submit a request, we may contact you to obtain additional information necessary to verify your identity. For example, we may require you to verify certain information in our files or submit a signed declaration under penalty of perjury verifying your identity. We will not process Right to Know, Deletion, or Correction requests without verifying your identity, so please respond promptly. If you do not respond timely to our requests for information, we may deny your request.

We will process Sales Opt-Out requests as indicated above. We will process verified Right to Know, Deletion, and Correction requests within 45 calendar days of receipt, subject to any applicable exemptions and extensions permitted by law.

Authorized Agent

If you are an authorized agent submitting a request on behalf of a California resident, you must provide a copy of a lawful power of attorney or written authorization from the consumer (along with proof of your identity). If you make a request as an authorized agent, you will receive additional instructions. We may contact you or the consumer on whose behalf you claim to act to verify your authorization.

Non-Discrimination Notice

We will not discriminate against any consumer for exercising their privacy rights under law or this Privacy Policy.

California "Do Not Track" Disclosure

Do Not Track is a web browser privacy preference that causes the web browser to broadcast a signal to websites requesting that a user's activity not be tracked. Currently, our Sites and Services do not respond to "do not track" signals. You may, however, opt-out of interest-based advertising using the DAA Consumer Choice page linked above.

CONTACT US

If you have any questions about our Sites, Services, or this Privacy Policy, please [Contact Us](#).