

IMPORTANT PRIVACY INFORMATION

Rev. 02/18

FACTS

WHAT DOES VOLVO CAR FINANCIAL SERVICES U.S., LLC 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 transaction and loss history
- transaction history and credit history
- account balances and payment history

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 Volvo Car Financial Services U.S., LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Volvo Car Financial Services U.S., LLC 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	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

Call 855-537-3341 – our menu will prompt you through your choice(s)

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 1-855-537-3334 or www.volvocarfinancialservices.com

Who we are

Who is providing this notice?

Volvo Car Financial Services U.S., LLC and VCFS Auto Leasing Company

What we do

How does Volvo Car Financial Services U.S., LLC protect my personal information?	<p>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.</p> <p>Our customers' information is accessible only by appropriate personnel who have a business need for the information. We provide training and communication programs to educate our personnel about the meaning and requirements of this privacy notice.</p>
How does Volvo Car Financial Services U.S., LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ make a payment on your account ■ apply for retail or lease financing ■ provide account information ■ provide contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>Your choices will apply to everyone on your account.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Volvo Car USA LLC</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with include authorized Volvo motor vehicle retailers.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include insurance companies, other financial and nonfinancial providers/servicers.</i>

Other important information

Vermont Residents

We will not share any of the personal information that we collect about you without your express written consent, except as otherwise explained in this notice.

California Residents

We may share your personal information with companies that are related by common ownership or control (affiliates) and Volvo franchised retailers. If you wish to opt out, you may do so by calling us toll-free at 1-855-537-3341.

Texas Residents

Volvo Car Financial Services U.S., LLC is licensed and examined under the laws of the State of Texas and by state law is subject to regulatory oversight by the Office of Consumer Credit Commissioner. Any consumer wishing to file a complaint against Volvo Car Financial Services U.S., LLC should contact the Office of Consumer Credit Commissioner through one of the means indicated below: In Person or U.S. Mail: 2601 North Lamar Boulevard, Austin, Texas 78705-4207. Telephone No.: (800) 538-1579. Fax No.: (512) 936-7610.

E-mail: consumer.complaints@occc.state.tx.us. Website: www.occc.state.tx.us.