

AMERICAN HONDA FINANCE CORPORATION PRIVACY POLICY

Last Updated: May 19, 2021

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").

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 policy, the applicable financial privacy policy governs.

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

TABLE OF CONTENTS

[About this Privacy Policy](#)

[Information We Collect](#)

[How We Collect Information](#)

[Cookies and Interest-Based Advertising](#)

[Third Parties that Collect Information on Our Sites](#)

[How We Use and Share Information](#)

[Other Important Privacy Provisions](#)

[Children's Privacy](#)

[Privacy Practices Related to Job Applicants](#)

[Additional California Consumer Rights](#)

[Contact Us](#)

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 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"), including:

- ***Personal identifiers, contact information, and demographic information*** such as name, social security number, mailing address, garaging address, email address, phone number, marital status, date of birth;
- ***Documents containing Personal Information*** such as finance agreements, vehicle service contracts, GAP insurance plans, roadside assistance plans, tax returns and other documents used to substantiate income, residence, and/or citizenship status;
- ***Financial information*** such as bank account number, debit or credit card number and expiration date, check images;
- ***Commercial information*** such as vehicle identification number, vehicle characteristics, license plate number, vehicle registration, product interest, purchase history;
- ***Internet and network information*** such as IP address, browsing or search history, data collected through cookies;
- ***Geolocation data*** such as geographic location indicators from mobile, web, and vehicles or products;
- ***Audio/visual information*** such as call recordings, customer photographs, photo ID;
- ***Professional/employment information*** such as employer, income, occupation, employment status, military service records;
- ***Education information*** such as education level, transcripts, diplomas;
- ***Insurance information*** such as vehicle insurance information;
- ***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.

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.

Business Information

We also collect information about businesses and their representatives that engage with us such as EIN, TIN, address, phone number, email address, bank account information, and employee ID number (collectively, "Business Information"). We do not treat this information as Personal Information, unless required by law, because it relates to a business or a business contact.

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. 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.

[BACK TO TOP](#)

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 vehicle service contract 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 or all 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 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 share your Personal Information with us. We may also receive information about your purchase, lease, and vehicle service interactions with the dealership.

Cookies & Other Automated Tools

We 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 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. Instructions for how to manage cookies in popular browsers are available at: [Internet Explorer](#), [Firefox](#), [Chrome](#), [Safari\(iOS\)](#), [Safari \(Mac\)](#), and [Opera](#). However, certain features of our Sites may not work if you delete or disable cookies.

We use the following types of cookies:

- *Session Cookies:* Session cookies keep track of you or your information as you move from page to page within our Sites and are typically deleted once you close your browser. For example, session cookies allow your online credit application to function properly.

- *Persistent Cookies:* Persistent cookies reside on your system and allow us to customize your experience if you leave and later return to our Sites. For example, persistent cookies may allow us to remember your preferences.
- *Advertising Cookies:* Advertising cookies are used to learn more about you and advertise products/services that might interest you.
- *Analytics Cookies:* Analytics cookies help us understand how our Sites are working and who is visiting our Sites. Adobe Analytics and Google Analytics are tools we may use, and you can learn more by reviewing [Adobe's Privacy Policy](#) and [Google's Privacy Policy](#).

We 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.

[BACK TO TOP](#)

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 of information that an Advertiser 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 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 features are governed by the privacy policies of the companies that provide them.

[BACK TO TOP](#)

THIRD PARTIES THAT COLLECT INFORMATION ON OUR SITES

Third parties, including Advertisers, collect Personal Information and/or Usage Data from users of our Sites using automatic information collection tools such as pixel tags, web beacons, or other tracking technologies. These third parties' privacy policies govern their collection, use, and disclosure of Personal Information and/or Usage Data. Relevant third parties include:

- Facebook: <https://www.facebook.com/policy.php>
- Adobe: <https://www.adobe.com/privacy/policy.html>

HOW WE USE AND SHARE 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.

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 shared each category of Personal Information that we collect (listed above) with Service Providers.

Third-Party Sharing & Selling

Although we do not directly monetize your Personal Information, the following sharing and third-party data collection scenarios may qualify as a sale under certain privacy laws:

- **Affiliates.** We may share your Personal Information with Honda affiliates such as American Honda Motor Co., Inc. In the past twelve months, we shared the following categories of Personal Information with affiliates: personal identifiers, contact information and demographic information; documents containing Personal Information; commercial information; internet and network information.
- **Dealerships.** We may share your Personal Information with the dealership through which you purchased, financed, or leased a vehicle; however, we only share information that the dealership already collected from or about you. In the past twelve months, we shared the following categories of Personal Information with dealerships: personal identifiers, contact information and demographic information; documents containing Personal Information; commercial information.

[BACK TO TOP](#)

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 share 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.

[BACK TO TOP](#)

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.

[BACK TO TOP](#)

PRIVACY PRACTICES RELATED TO JOB APPLICANTS

We may collect Personal Information when you apply for employment with AHFC or any of our affiliates on <http://www.honda.com/careers> or other Sites. We may also collect information related to your education, employment history, or qualifications for employment (e.g. information collected from references, through background checks, etc.). We may also collect publicly available information, such as information you post on public social media accounts.

Categories of Personal Information we collect include: personal identifiers and contact information; sensitive personal identifiers; other demographic information; documents containing Personal Information; internet and network information; audio/visual information; professional and employment information; education information; medical, health, and biometric information (including information obtained from drug or illness screenings); and inferences drawn from other categories of Personal Information (including inferences drawn from cognitive screenings).

Your provision of this Personal Information in connection with seeking employment at American Honda is voluntary and you determine the extent of the information you provide. Your decision not to provide such information may affect our ability to consider you for employment. We collect and maintain this information through Oracle's Taleo service and do not share it except with the Taleo service and American Honda, our affiliates, and our service providers, as necessary for employment decisions. For more information about Oracle's privacy policies, please consult Oracle's disclosures on its website (www.oracle.com).

We use Personal Information collected in connection with Employment Applications to evaluate candidates for employment, including conducting background checks and drug screening, conducting cognitive assessments, checking references, employment history, employment eligibility; to communicate with you and respond to your requests or application; enable your use of our Sites; analyze, develop, improve and maintain the security of our Sites; and comply with applicable laws and regulations, and to operate our business.

[BACK TO TOP](#)

ADDITIONAL CALIFORNIA CONSUMER 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 for which we collected your Personal Information; (iv) the categories of service providers with whom we shared your Personal Information; and (v) the categories of Third Parties to whom we shared or sold your Personal Information. 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.

To request access to your Personal Information and the information listed above, you may submit a request through our ["What Information Do You Have On Me"](#) request page or by calling us at the number provided through the request page. To protect consumers' Personal Information, you must provide enough information and/or documentation for us to verify your identity.

Right to Deletion

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.

To request deletion of your Personal Information, you may submit a request through our ["Delete My Information"](#) request page or by calling us at the number provided through the request page. To prevent unauthorized individuals from making a deletion request, you must provide enough information and/or documentation for us to verify your identity.

Right to Opt-Out from the Sale of Personal Information

You have the right to direct us not to sell your Personal Information to Third Parties. You may exercise your Right to Opt-Out by submitting a request via our ["Do Not Sell My Info"](#) request page or by calling us at the number provided through the request page. If you are an AHFC customer that obtained a financial product or service from us, please use the California Financial Privacy Notice we previously mailed to you instead.

Authorized Agent

If you are an authorized agent submitting a request for 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 Site, Services, or this Privacy Policy, please [Contact Us](#).