

**Who we are****Who is providing this notice?**

Ford Credit, which includes the private labels Lincoln Automotive Financial Services, PRIMUS Financial Services, Mazda American Credit, Jaguar Credit, Land Rover Capital Group

**What we do****How does Ford Credit protect my personal information?**

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.  
We limit access to your personal information to appropriate personnel with a business need for it. We provide training and communication programs to educate our personnel.

**How does Ford Credit collect my personal information?**

We collect your personal information, for example, when you

- Give us your income information or provide employment information
- Apply for financing or apply for a lease
- Give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**What happens when I limit sharing for an account I hold jointly with someone else?**

Your choices will apply to everyone on your account.

**Definitions****Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include nonfinancial companies, such as Ford Motor Company and The American Road Insurance Company*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Ford Credit does not share with nonaffiliates so they can market to you*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include motor vehicle dealers and insurance companies*

**Other important information**

**Special Notice for Vermont Residents** We will treat all accounts with Vermont mailing addresses as if you elected to limit our sharing as provided on page 1. We do not share your information with affiliates or nonaffiliates, except as permitted by law.

**Special Notice for California Residents** See the Supplement for California Residents, entitled "Important Privacy Choice for Consumers," for information on rights you have under the California Financial Information Privacy Act.