

FACTS

WHAT DOES VW Credit, Inc. DO WITH YOUR PERSONAL INFORMATION? For California Residents

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 income
- credit history and payment history
- account balances and transaction 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 VW Credit, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does VW Credit, Inc. 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	Yes
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	No	We don't share

To limit our sharing

- Call Volkswagen Credit at (800) 428-4034 — our menu will prompt you through your choice.
- Visit us online: <https://www.vwcredit.com/privacy>

Please note:

If you are a *new* customer, we can begin sharing your information 45 days from the date we sent you 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 Volkswagen Credit at (800) 428-4034.

Who we are

Who is providing this notice?

VW Credit, Inc. (dba - Volkswagen Credit, Ducati Financial Services and Audi Financial Services), VW Credit Leasing, Ltd. and our subsidiary VCI Loan Services, LLC.

What we do

How does VW Credit, Inc. 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.

How does VW Credit, Inc. collect my personal information?

We collect your personal information, for example, when you

- apply for a lease or apply for financing
- provide employment information or provide account information
- provide 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 only you - unless you tell us otherwise.

Definitions

Affiliates

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

- *Our affiliates include companies with a Volkswagen, Audi, Bentley, Ducati name; financial companies such as Hamlin Services, LLC; nonfinancial companies, such as Volkswagen Group of America, Inc., Volkswagen of America, Inc., Audi of America, Inc., Bentley Motors, Inc., Ducati North America, Inc.*

Nonaffiliates

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

- *We don't share*

Joint marketing

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

- *Our joint marketing partners include insurance companies; other financial providers/servicers.*

Other important information

California Residents – In addition to your option to limit sharing with our affiliates offered above, please see the enclosed "Important Privacy Choices for Consumers" notice explaining your rights under California law.

IMPORTANT PRIVACY CHOICE FOR CONSUMERS

For California Residents

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and franchised Volkswagen, Audi, Bentley and Ducati motor vehicle dealers/retailers. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other product or services.

Your Choices

Restrict Information Sharing With Companies We Own or Control (Affiliates) and Franchised Motor Vehicle Dealers/Retailers: Unless you say "No," we may share personal and financial information about you with our affiliated companies and **franchised Volkswagen, Audi, Bentley, and Ducati** motor vehicle dealers/retailers.

- NO, please do not share personal and financial information with your affiliated companies or franchised Volkswagen, Audi, Bentley, and Ducati motor vehicle dealers/retailers.

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services: Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

- NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice at any time. Your choice marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies, franchised Volkswagen, Audi, Bentley and Ducati motor vehicle dealers/retailers, and other companies with whom we have contracts to provide products and services.

Name: _____

Account Number(s): _____

Signature: _____

To exercise your choice, please do one of the following:

1. Fill out, sign and send back this form to us using the envelope provided (you may want to make a copy for your records);
2. Call this toll-free number: (800) 428-4034;
3. Reply electronically by contacting us through the following Internet option:
<https://www.vwcredit.com/privacy>