

California Consumer Privacy Policy

If you are a California resident the following applies to you:

Privacy Information Contact and Information for California Residents: Your rights under the California Consumer Privacy Act of 2018 (CCPA)

The CCPA provides consumers (California residents) with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights. If you are a California resident the following applies to you:

You have the Right to Know About Personal Information Collected, Disclosed, or Sold

A consumer has the right to request that the business disclose what personal information it collects, uses, discloses, and sells.

You have the right to request that we disclose certain information to you about our collection and use of your personal information over the past 12 months. Once we receive and confirm your verifiable consumer request for access, based on your request, we will disclose to you:

- The categories of personal information we collected about you.
- The categories of sources for the personal information we collected about you.
- Our business or commercial purpose for collecting or selling that personal information.
- The categories of third parties with whom we share that personal information.

The specific pieces of personal information we collected about you (also called a data portability request).

If we sold or disclosed your personal information for a business purpose, two separate lists disclosing: sales, identifying the personal information categories that each category of recipient purchased; and disclosures for a business purpose, identifying the personal information categories that each category of recipient obtained.

We may deny your request for access if we are unable to verify your identity or have reason to believe that the request is fraudulent. We may also deny your request if the personal information is subject to an exemption under Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA), California Financial Information Privacy Act (FIPA), or the Driver's Privacy Protection Act of 1994 (DPPA).

You have the Right to Request Deletion of Personal Information:

You have the right to request that we delete any of your personal information that we collected and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request, we will delete, de-identify, or aggregate your personal information (and direct our service providers to do the same), unless an exception applies.

We may deny your deletion request if retaining the personal information is necessary for us or our service providers to:

- Complete the transaction for which the personal information was collected, provide a good or service requested by the consumer, or reasonably anticipated within the context of a business's ongoing business relationship with the consumer, or otherwise perform a contract between the business and the consumer.
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity; or prosecute those responsible for that activity.
- Debug to identify and repair errors that impair existing intended functionality.
- Exercise free speech, ensure the right of another consumer to exercise his or her right of free speech, or exercise another right provided for by law.
- Comply with the California Electronic Communications Privacy Act pursuant to Chapter 3.6 (commencing with Section 1546) of Title 12 of Part 2 of the Penal Code.
- Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the businesses' deletion of the information is likely to render impossible or seriously impair the achievement of such research, if the consumer has provided informed consent.
- To enable solely internal uses that are reasonably aligned with the expectations of the consumer based on the consumer's relationship with the business.
- Comply with a legal obligation.
- Otherwise use the consumer's personal information, internally, in a lawful manner that is compatible with the context in which the consumer provided the information.
- The personal information is subject to an exemption under Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA), California Financial Information Privacy Act (FIPA), or the Driver's Privacy Protection Act of 1994 (DPPA).

Additionally, we may deny your request to delete if we are unable to verify your identity or have reason to believe that the request is fraudulent.

You have the Right to Opt-Out:

You have the right to opt-out of the sale of your personal information. However, we do not and will not sell your personal information. Also, we do not and will not sell the personal information of minors who are under 16 years of age.

Your Right to Non-Discrimination for the Exercise of Your Privacy Rights:

We will not discriminate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, we will not:

- Deny you goods or services.
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you a different level or quality of goods or services.

- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

Submitting a Verified Consumer Request:

To exercise these rights or submit a verifiable request you do not need to create any type of account with us. Only 1) you, 2) a person authorized by you to act on your behalf, or 3) an entity registered with the California Secretary of State and authorized by you to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child.

You may only make a verifiable consumer request for access (aka Right to Know) or data portability twice within a 12-month period. The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative. Given the sensitivity of your personal information that we collect and retain, we will need to verify your identity with at least 3 separate pieces of information such as name, address, account number, date of birth, last 4 of your Social Security Number, phone number, etc.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

Before we can respond to a verifiable consumer request submitted by an authorized agent, we need to confirm not only that person or entity's authority to act on your behalf but also verify the identity of the authorized agent. If you are authorized to submit a request on behalf of a California resident, please email our privacy officer at the link below and provide the following information:

1. To verify your identity, we ask that you provide the following or other information that will allow us verify the consumer request. :
 - Your first and last name, address, and account number
 - Valid Government Issued ID (not expired)
2. To verify your authorization to request on behalf of a California resident, we ask that you provide one or more of the following, or other information that will allow us verify the consumer request. :
 - California Secretary of State authorization, written permission from the California resident, or power of attorney

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

Authorized Agent

An authorized agent can make a request on your behalf. When you use an authorized agent to submit a request to know or a request to delete, we require that you do the following:

- (1) Provide the authorized agent signed permission to do so
- (2) Verify your identity directly with us, and
- (3) Directly confirm with us that you provided the authorized agent permission to submit the request.

The above does not apply when you have provided the authorized agent with power of attorney.

We may deny a request from an authorized agent that does not submit proof that they have been authorized by you to act on your behalf.

INFORMATION THAT WE COLLECT

We collect the following categories of personal information and from the following Categories of Sources, and for the Purposes stated:

Category	Examples	Collected	Categories of Sources and Purpose	Categories of Third Parties
Identifiers	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers	Yes	Obtained directly from the consumer, as well as from third parties in connection with the services we provide to you	Our service providers and third parties authorized by you, in connection with products or services we provide to you
Personal information categories listed in the California Customer Records statute (C.C.C. § 1798.80)	A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical	Yes	Obtained directly from the consumer or the consumer's device, as well as from third parties in connection with the services we provide, such as dealers .	Our service providers and third parties authorized by you, in connection with products or services we provide to you

	<p>information, or health insurance information.</p> <p>Some personal information included in this category may overlap with other categories.</p>			
Protected classification characteristics	<p>Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).</p>	Yes	<p>Obtained directly from the consumer, from public records obtained from government entities, as well as from third parties in connection with the services we provide, such as dealers</p>	<p>Our service providers and third parties authorized by you, in connection with products or services we provide to you</p>
Commercial information	<p>Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.</p>	Yes	<p>Obtained from public records and third parties, such as credit report agencies, in connection with the services we provide to you.</p>	<p>Our affiliates, service providers and third parties authorized by you, in connection with products or services we provide to you</p>
Biometric information	<p>Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.</p>	No		
Geolocation data	<p>Physical location or movements.</p>	Yes	<p>Obtained directly from Global Positioning System devices (GPS)</p>	<p>Our service providers and third parties authorized by you, in connection</p>

			authorized by the Consumer	with products or services we provide to you
Sensory data	Audio, electronic, visual, thermal, olfactory, or similar information.	Yes	Obtained directly from the consumer	Our affiliates, service providers and third parties authorized by you, in connection with products or services we provide to you
Internet or other similar network activity	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	No		
Professional or employment related information	Physical location or movements, verification of past or current employment.	Yes	Obtained directly from the consumer, as well as from third parties in connection with the services we provide to you	Our service providers and third parties authorized by you, in connection with products or services we provide to you.
Non-public education information	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.	No		
Inferences drawn from other personal information	Current or past job history or performance evaluations.	No		

Purpose for Collecting the Personal Information:

We collected this information to either evaluate your request for credit, to perform services involving the credit transaction, or both with regard to the credit transaction that you entered into for the purchase of your vehicle. This includes performing services to you, directly or through a service provider, including maintaining or servicing accounts, providing customer service, verifying customer information, processing payments, or providing financing. This also includes using the information to provide you products or services that you request from us. This also includes using your personal information to fulfill or meet the reason for which you provide us the information. For example, if you provide us with personal information in order for us to provide vehicle financing, we will use that information to provide you such financing

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated or incompatible purposes without providing you notice

Please note that we will use any personal information that we collected from or about you in connection with your verifiable consumer request solely for the purpose of complying with that request.

Sharing Of Personal Information

We may disclose your personal information to third parties for a business purpose. In the preceding 12 months, we have disclosed the following categories of personal information for a business purpose:

Categories (see examples above):

- Identifiers
- Personal information categories listed in the California Customer Records statute (C.C.C. § 1798.80)
- Protected classification characteristics
- Commercial information
- Geolocation data
- Sensory data
- Professional or employment related information

We disclose your personal information for a business purpose to the following categories of third parties:

- Service providers.

- Third parties to whom you or your agents authorize us to disclose your personal information in connection with products or services we provide to you.

Upon Receipt of a Request:

We will acknowledge receipt of the request within 10 days of its receipt. We will respond to a verifiable consumer request within 45 days of its receipt. If we require more time (up to 90 days), we will inform you of the reason and extension period in writing. We will deliver our written response by mail or electronically, at your option. Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will provide the responsive information in a portable and, to the extent technically feasible, in a readily useable format that allows you to transmit the information to another entity without hindrance.

We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

Impact of Your Rights by Our Other Obligations and Duties:

Your rights as stated under this privacy policy and the California Consumer Privacy Act may be impacted by: our obligations and duties imposed by federal, state, or local law, to comply with any civil, criminal, or regulatory inquiry, investigation, subpoena, or summons by federal, state, or local authorities, and to cooperate with law enforcement agencies concerning conduct or activity that the business, service provider, or third party reasonably and in good faith believes may violate federal, state, or local law. Your rights may also be impacted by and shall not restrict our ability to exercise or defend any legal claim, to collect, use, retain, sell, or disclose consumer information that is deidentified or is aggregate consumer information, or to collect or sell a consumer's personal information if every aspect of that commercial conduct takes place wholly outside of California.

Changes to Our Privacy Policy:

We reserve the right to amend this privacy policy at our discretion and at any time.

Date the privacy policy was last updated: June 12, 2020

How to Contact Us:

To exercise any of the rights described above, which includes the access, data portability, and deletion rights described above, or to ask any questions regarding the processing of your personal information by Quality Acceptance, LLC, please submit a verifiable consumer request to us by any of the following ways, at your option:

- e-mail: QF@qualityfin.com

- Telephone: (800) 910-8180

- Mail:

QUALITY ACCEPTANCE

Re: CCPA Request

14545 HAMLIN STREET 3RD FL

VAN NUYS, CALIFORNIA 91411