

FACTS

WHAT DOES DCH HONDA OF OXNARD 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 depends on the product or service you have with us. This information can include:

- Social security number and income
- Credit history and credit scores
- Employment information and checking account information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below we list the reason financial companies can share their customers' personal information, the reasons DCH Honda of Oxnard chooses to share, and whether you can limit this sharing.

Reasons we share your personal information	Does DCH Honda of Oxnard 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 our 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 credit worthiness	No	We do not share
For non-affiliates to market to you	No	We do not share
What we do		
How does DCH Honda of Oxnard 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 secure files and buildings.	
How does DCH Honda of Oxnard collect my personal information?	We collect your personal information--for example--when you: <ul style="list-style-type: none"> ● Apply for financing ● Apply for a lease ● Provide employment information ● Give us your contact information ● Show your driver's license 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 only limit: <ul style="list-style-type: none"> ● Sharing for affiliates' everyday business purposes information about your credit worthiness ● Affiliates from using your information to market to you ● Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>Our affiliates include financial companies such as DCH Freehold Nissan and non-financial companies such as DCH Auto Group.</i> 	
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>DCH Honda of Oxnard does not share with non-affiliates so that they can market to you.</i> 	
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.	