

AMERICAN HONDA FINANCE CORPORATION PRIVACY POLICY

American Honda Finance Corporation - Privacy Policy Overview

American Honda Finance Corporation (“AHFC”)* respects and protects client privacy. We know privacy is important to you and is vital to our business. As required by law, this document explains our Privacy Policy. We want you to know how we keep our client information private and secure and how we use the information to provide you a broad range of financial services and products to serve you better.

How do we protect information?

We maintain physical and electronic safeguards as well as policies and procedures that comply with federal regulations and prevent unauthorized access to client information. In addition, we only permit access to information about you to our employees who need to know that information to provide products or services to you and to service your account.

AHFC collects information from:

1. Credit applications or from other forms that you give us (for example, your name, address, social security number, income and obligations);
2. Credit reporting agencies (for example, your creditworthiness and credit history);
3. The AHFC family of companies on transactions with us that you have conducted (for example, products that you have purchased, financed or leased, your retail or lease account balance and payment history).

Sharing of information:

We may disclose information that we collect about your direct transactions (for example, account balance and payment history, as a present or former client) among the AHFC family of companies and our parent company, American Honda Motor Co., Inc.

Sharing with carefully selected companies:

We may also share information about your transactions with us, our affiliates, or others (for example, your name, address, account terms/activity) with the following:

- ❖ companies that perform marketing services on our behalf.
- ❖ other nonaffiliated financial institutions, including automobile dealers, with which we have joint marketing agreements.

Sharing with others, as the law allows:

We may also disclose:

- ❖ all of the information (see 1–3, above) that we collect about you as a present or former client to financial service providers (for example, banks, vendors or service companies that provide statement printing and mailing or other types of services) for your accounts with AHFC, or with the affiliate to which your account may be assigned and for which AHFC provides servicing.
- ❖ information about you to nonaffiliated third parties as permitted or required by law (for example, information provided to credit reporting agencies or in response to a subpoena).

If we change our policy on how we handle your information, we will notify you in advance.

*AHFC includes American Honda Finance Corporation, American Honda Service Contract Corporation, Honda North America, Inc., American Honda Receivables Corp., American Honda Receivables Corp. II, Honda Titling Inc./Honda Lease Trust, Honda Funding, Inc., Honda Titling A-B LLCs, and Honda Titling A-B LPs. Acura Financial Services is a DBA of AHFC.