

FACTS

WHAT DOES AUDI PALO ALTO 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 depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and employment 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 reasons financial companies can share their customers' personal information; the reasons Audi Palo Alto chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Audi Palo Alto 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	No
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	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call (650) 856-6300

Who we are

Who is providing this notice?

AUDI PALO ALTO

What we do

How does Audi Palo Alto 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 Audi Palo Alto collect my personal information?

We collect your personal information, for example, when you

- apply for financing
- give us your income information or provide employment information
- provide account information or 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.

Definitions**Affiliates**

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

- *Our affiliates include companies with a Kuni Automotive name and financial companies such as dealerships.*

Nonaffiliates

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

- *Audi Palo Alto 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 finance companies.*

Other important information

I/WE ACKNOWLEDGE THAT I/WE HAVE RECEIVED A COPY OF THIS NOTICE

Print Customer Name_____
Customer Signature_____
Date_____
Print Customer Name_____
Customer Signature_____
Date

CONSUMER CREDIT APPLICATION

84-302-6700 (07/13)

Dealership Name				Dealership Number				Contact Name											
Applicant's E-Mail Address				Previous Account Number (If contracted with us)				Applicant's Drivers License No.				Other Information							
SECTION A: INFORMATION REGARDING APPLICANT																			
Name (First, MI, Last)								SSN				Date of Birth / /							
Street Address (No P.O. Box)								City/State/Zip											
Prior Address (Only if current address is less than 2 years at current address)								Occupation				Mo Employment Income							
Present Employer				<input type="checkbox"/> Rent/Lease				Mortgage/Rent				Home Phone							
Street Address (No P.O. Box)								<input type="checkbox"/> Owns Home				Years				Cell Phone			
City/State/Zip								<input type="checkbox"/> Other _____				Month				Work Phone			
<input type="checkbox"/> Self-Employed		<input type="checkbox"/> Retired		Time Employed		Years		Months		Source of other income, alimony, child support or separate maintenance income need not be disclosed if you do not wish to have it considered for repaying this obligation.						Additional Monthly Income			
Previous Employer (Only if Current Employment is less than 2 years)								Previous Occupation				Time Employed		Years		Months			
LIST THE NAME, PHONE NUMBER AND RELATIONSHIP OF 2 PERSONS NOT LIVING WITH YOU (ONE MUST BE A RELATIVE):																			
Name				Phone				Relationship											
(1)				() --															
(2)				() --															
SECTION B: INFORMATION REGARDING CO-APPLICANT																			
Name (First, MI, Last)								SSN				Date of Birth / /							
Street Address (No P.O. Box)								City/State/Zip											
Prior Address (Only if current address is less than 2 years at current address)								Occupation				Mo Employment Income							
Present Employer				<input type="checkbox"/> Rent/Lease				Mortgage/Rent				Home Phone							
Street Address (No P.O. Box)								<input type="checkbox"/> Owns Home				Years				Cell Phone			
City/State/Zip								<input type="checkbox"/> Other _____				Month				Work Phone			
<input type="checkbox"/> Self-Employed		<input type="checkbox"/> Retired		Time Employed		Years		Months		Source of other income, alimony, child support or separate maintenance income need not be disclosed if you do not wish to have it considered for repaying this obligation.						Additional Monthly Income			
Previous Employer (Only if Current Employment is less than 2 years)								Previous Occupation				Time Employed		Years		Months			
LIST THE NAME, PHONE NUMBER AND RELATIONSHIP OF ONE PERSON NOT LISTED BY APPLICANT (MUST BE A RELATIVE):																			
Name				Phone				Relationship											
(1)				() --															
"We," "us" or "our" shall include VW Credit, Inc., Volkswagen Credit, Audi Financial Services, Ducati Financial Services, VW Credit Leasing, Ltd. and any and all of their respective parents, subsidiaries, affiliates, agents and independent contractors.																			
CONSUMER REPORT. You authorize and understand a consumer report may be requested in connection with this consumer credit application or in connection with updates, renewals, extensions, or enforcements of any credit granted as a result of this consumer credit application. If you ask, you will be told whether or not a consumer report(s) was/were obtained, and if such report(s) was/were obtained, told the name and address of which was voluntarily provided by you. You understand that we may retain this consumer credit application whether or not it is approved. CREDIT INVESTIGATION. You authorize the selling dealer and VW Credit, Inc. to start a credit investigation based upon the above information. The information you provided is true and accurate to the best of your knowledge and that you are at least 18 years of age. BANKRUPTCY. A bankruptcy proceeding is not presently in progress nor expected. TELEPHONE COMMUNICATIONS. You agree that any telephone communications regarding this consumer credit application or credit extended upon approval of this application may be carried out with prerecorded/artificial voice messages, monitored and/or recorded to assure quality service with us. You give us, or our third party debt collector, permission to make telephone calls and send text messages to you at any telephone number, including numbers assigned to a mobile, wireless or cellular service, you provide to us or at which we reasonably believe we can reach you, including calls and messages made using an autodialer or prerecorded message even if that may result in a charge to you. You agree that we can send disclosures electronically at the e-mail address you have given us and that it is your responsibility to update changes of name, address, telephone number or employment. FAIR CREDIT REPORTING ACT DISCLOSURE. This application credit sale may be considered by the dealer and VW Credit, Inc., as to whether it meets purchase requirements. CALIFORNIA RESIDENTS: A married applicant may apply for an individual account. OHIO RESIDENTS: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. MAINE, NEW YORK, RHODE ISLAND & VERMONT RESIDENTS: A consumer credit report may be requested in connection with this application or in connection with updates, renewals, extensions, or enforcements of any credit granted as a result of this application. Upon your request you will be informed whether or not a consumer credit report was requested, and if so, the name and address of the agency that furnished such report. You have the right to choose the agent and insurer for the insurance required by this transaction, but the insurer must be approved by the creditor. MASSACHUSETTS RESIDENTS: Massachusetts law prohibits discrimination on the basis of sex, marital status, age, or sexual orientation. MARRIED WISCONSIN RESIDENTS: No provision of a marital property agreement, a unilateral settlement agreement under Wis. Stat. § 766.59, or a court decree under Wis. Stat. § 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time that the credit is granted, is furnished a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision. If you are making this application individually and not jointly with your spouse, please provide the full name and current address of your spouse: Name _____ Address _____																			
VW Credit, Inc. (d.b.a. Volkswagen Credit, Audi Financial Services and Ducati Financial Services) is a servicer for VW Credit Leasing, Ltd. and VCI Loan Services, LLC.																			
IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you. When you open an account, you will be asked for your name, address, date of birth, and other information that will allow the lender to identify you. You may also be asked for your driver's license or other identifying documents.																			
Signature of Applicant								Date		Signature of Co-Applicant (PLACEMENT OF CO-APPLICANT'S SIGNATURE HERE MEANS YOU INTEND TO APPLY FOR JOINT CREDIT)						Date			
X										X									
SECTION C: VEHICLE/FINANCIAL INFORMATION (DEALER ONLY)																			
<input type="checkbox"/> CONTRACT				<input type="checkbox"/> LEASE				<input type="checkbox"/> BALLOON				IF USED: <input type="checkbox"/> CERTIFIED PRE-OWNED				<input type="checkbox"/> NON-CERTIFIED PRE-OWNED			
<input type="checkbox"/> NEW				<input type="checkbox"/> USED				<input type="checkbox"/> DEMO				<input type="checkbox"/> VCI AUCTION				<input type="checkbox"/> OFF-LEASE			
Year		Make		Model		Mileage		VIN											
PROGRAM: <input type="checkbox"/> First Time Buyer* <input type="checkbox"/> College Grad* <input type="checkbox"/> Foreign Professional* *Verified Documents Required Prior to Approval																			