

**FACTS****WHAT DOES PALM BEACH TOYOTA 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
- 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 its 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 Palm Beach Toyota chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Palm Beach Toyota share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes—</b> to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	<b>No</b>	<b>We do not share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We do not share</b>

**Questions?**

Call (56) 712-2700

Who we are

Who is providing this notice?

Palm Beach Toyota

What we do

How does Palm Beach Toyota 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 Palm Beach Toyota collect my personal information?

We collect your personal information, for example, when you

- 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 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 independently 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 Penske Automotive Group, Inc. and all companies that it owns.*

**Nonaffiliates**

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

- *We do not share with nonaffiliates so they can market to you except for joint marketing arrangements as described below.*

**Joint marketing**

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

- *If we have any joint marketing arrangements, our joint marketing partners may include the manufacturer affiliated lenders or other lenders.*

Other important information

By signing below, you acknowledge receipt of this Privacy Notice:



Signature

Date



Signature

Date

Print Name

Print Name