

**CALIFORNIA PRIVACY NOTICE FOR
INDIVIDUALS IN A BUSINESS OR COMMERCIAL RELATIONSHIP WITH FORD CREDIT**

This Privacy Notice (the “**Notice**”) explains how Ford Motor Credit Company (“**Ford Credit**,” “**our**,” “**we**,” or “**us**”) collects, uses, and shares the personal information of California residents who interact with Ford Credit as an employee, owner, director, officer, or independent contractor of another company, partnership, sole proprietorship, non-profit, or government agency (collectively, “**Entity**”). It also explains your rights relating to Personal Information under the California Consumer Privacy Act (the “**CCPA**”). In this Notice, we use the word “**you**” or “**your**” to refer to anyone within the scope of this Notice. Unless otherwise noted, the information below that describes how and why we collected, used, and disclosed your information within the past 12 months also describes how and why we will use new information collected from you.

This Notice does not cover our collection of personal information in connection with financial products or services primarily for personal, family, or household purposes. Our collection of this information is governed by the Gramm Leach Bliley Act (GLBA) and, for residents of California, the California Financial Information Privacy Act (CalFIPA). You may view our GLBA and CalFIPA notices by visiting our privacy notices page here: <https://www.ford.com/finance/privacy/>.

As used in this Notice, the term “**Personal Information**” means information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with an individual or household. Personal Information does not include information that is publicly available, de-identified, or aggregated.

I. What Personal Information We Collect and Why We Collect It

Within the past 12 months, we collected the following Personal Information (whether we collected a specific category of information about you depends on the nature of your interaction with us):

Category of Personal Information	Purposes for Collection, Use, and Disclosure
<p>Identifiers including real name, alias, postal address, unique personal identifier, online identifier, IP address, email address, account name, or other similar identifiers</p>	<ul style="list-style-type: none"> • To communicate with you, including to obtain feedback from you about services we have provided to an Entity • To process, underwrite, and service commercial loans or other financial services on behalf of an Entity • To offer products or services that may be of interest to an Entity you are affiliated with • To provide other products or services you have requested from us on behalf of an Entity • To manage our vehicle inventory, including processing claim information for fleet insurance • To manage our operations and business, such as for tax and accounting purposes • To conduct business with an Entity you are affiliated with • To comply with applicable laws and regulations

	<ul style="list-style-type: none"> • To manage the security of our premises and systems
<p>Personal Information described in Cal. Civ. Code § 1798.80(e), including your 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 other financial information, medical information, or health insurance information</p>	<ul style="list-style-type: none"> • To communicate with you, including to obtain feedback from you about services we have provided to an Entity • To process, underwrite, and service commercial loans or other financial services on behalf of an Entity • To offer products or services that may be of interest to an Entity you are affiliated with • To provide other products or services you have requested from us on behalf of an Entity • To manage our vehicle inventory, including processing claim information for fleet insurance • To manage our operations and business, such as for tax and accounting purposes • To conduct business with an Entity you are affiliated with • To comply with applicable laws and regulations • To manage the security of our premises and systems
<p>Date of birth, which is a protected classification under California</p>	<ul style="list-style-type: none"> • To process, underwrite, and service commercial loans or other financial services on behalf of an Entity • To provide other products or services you have requested from us on behalf of an Entity
<p>Commercial information, including records of personal property or other commercial information needed for loan underwriting</p>	<ul style="list-style-type: none"> • To process, underwrite, and service commercial loans or other financial services on behalf of an Entity • To offer products or services that may be of interest to an Entity you are affiliated with • To conduct business with an Entity you are affiliated with
<p>Internet or other electronic network activity information, including browsing history, search history, and information regarding your interactions with our websites, applications, or advertisements</p> <p>Other information collected when you visit the Finance section of the ford.com website (including cookies and other digital technologies) is processed by the Ford Motor Company and is subject to the Ford Motor Company Privacy Policy available at https://www.ford.com/help/privacy.</p>	<ul style="list-style-type: none"> • To communicate with you • To offer products or services that may be of interest to an Entity you are affiliated with • To understand and measure activity on our websites • To manage the security of our premises and systems
<p>Geolocation data, including location data inferred from your device IP address when you visit our websites</p>	<ul style="list-style-type: none"> • To manage corporate information technology • To manage the security of our premises and systems
<p>Audio, electronic, visual, thermal, or similar sensory</p>	<ul style="list-style-type: none"> • To manage the security of our premises and systems

<p>information, including call-center recordings</p>	<ul style="list-style-type: none"> • To manage job duties, evaluate performance, and operate our business
<p>Professional or employment-related information, including information about the Entity you are affiliated with and your role at that Entity</p>	<ul style="list-style-type: none"> • To communicate with you • To offer products or services that may be of interest to an Entity you are affiliated with • To process, underwrite, and service commercial loans or other financial services on behalf of an Entity • To provide other products or services you have requested from us on behalf of an Entity • To conduct business with an Entity you are affiliated with
<p>Inferences used to create a profile reflecting your preferences, characteristics, and behaviors.</p>	<ul style="list-style-type: none"> • To offer products or services that may be of interest to an Entity you are affiliated with • To process and underwrite commercial loans or other financial services on behalf of an Entity • To manage our relationship with an Entity you are affiliated with

We do not collect Sensitive Personal Information for the purpose of inferring characteristics about you. We do not use or disclose Sensitive Personal Information for purposes to which the right to limit use and disclosure applies under the CCPA.

II. Sources of Personal Information

We collected the Personal Information identified above from the following **sources** (whether we collected information from a specific source depends on the nature of your interaction with us):

- **Directly from you.** We collected information from you when provided it to us, such as in connection with a transaction, while interacting with our websites, when you called our call center, or while providing information in response to a survey.
- **Automatically when using our digital services or visiting our premises.** We collected information about you when you used our information technology services, including our websites.
- **Created by us.** We collected information about you that we created, such as credentials for access to our information technology systems or inferences generated from other information we collect.
- **Service Providers.** We collected information about you from certain service providers that provide information to help us run our business.
- **Affiliates.** We share Personal Information among the companies within the Ford Motor Company family of companies and affiliates. We received information within this “family,” as permitted, to enable us to manage our business and workforce.

- **Law enforcement agencies, courts, regulatory agencies, and other government agencies.** We may have received information from government agencies to comply with the law, to protect your personal safety or the safety of others, to protect our or others' rights, or to investigate fraud.
- **Third parties.** We may have received information about you from other third parties when necessary to manage or operate our business. For example, in litigation settlements we may collect information about you from third parties related to our tax reporting obligations.
- **Parties to corporate transactions.** As permitted by law, we may receive Personal Information as part of a corporate transaction or proceeding such as a merger, financing, acquisition, bankruptcy, dissolution, or at transfer, divestiture, or sale of all or a portion of a business or assets.

III. Disclosures of Personal Information

Within the preceding 12 months, we have not sold or shared for cross-context behavioral advertising the Personal Information described in this Notice. Information collected when you visit the Finance section of the ford.com website (including cookies and other digital technologies) is processed by the Ford Motor Company and is subject to the Ford Motor Company Privacy Policy available at <https://www.ford.com/help/privacy/>.

Within the preceding 12 months, we disclosed the Personal Information described in this Notice to Service Providers that help us run our business. We have also disclosed, or may disclose, the Personal Information described in this Notice in other circumstances when required to or permitted by law. These circumstances include:

- disclosures among the companies within the Ford Motor Company family of companies and affiliates, when permitted by law;
- disclosures to provide products or services requested by you;
- disclosures required or permitted by law to defend against legal claims;
- to law enforcement agencies, courts, regulatory agencies and others when the disclosure is required or permitted by law, including to comply with valid legal process; and
- as part of a corporate transaction or proceeding such as a merger, financing, acquisition, bankruptcy, dissolution, or at transfer, divestiture, or sale of all or a portion of our business or assets.

IV. How Long We Keep Your Personal Information

We keep the categories of Personal Information described above for as long as is necessary for the purposes described in this Notice or otherwise authorized by law.

This generally means holding each category of information for as long as one of the following criteria apply:

- whether your Personal Information is reasonably necessary to manage our operations, to manage your relationship with us, or to satisfy another purpose for which we collected the information;
- whether your personal information is reasonably necessary to carry out a disclosed purpose that is reasonably compatible with the context in which the personal information was collected;
- whether the information is reasonably required to protect or defend our rights or property (which will generally relate to applicable laws that limit actions in a particular case); or
- whether we are otherwise required or permitted to keep your information by applicable laws or regulations.

Where information is used for more than one purpose, we may retain it until the purpose with the latest period expires. For more information about our retention policies, please contact us using the contact details below.

V. Submitting Requests Relating to Your Personal Information

If you have an account with Ford Credit, you may manage your account, including accessing, deleting, or correcting certain information we have about you, by accessing your Ford Credit account [here](#).

If you are a resident of California, you also have the right to submit certain requests relating to your Personal Information as described below. To exercise any of these rights with respect to the information covered in this Notice, please submit a request through our [webform](#) or by calling us at 1-800-392-3673. Please note that, if you submit a request to know, request to delete or request to correct, you will be asked to provide 2-3 pieces of Personal Information that we will match against our records to verify your identity. You may designate an authorized agent to make a request on your behalf; however, you will still need to verify your identity directly with us before your request can be processed. An authorized agent may submit a request on your behalf using the webform or toll-free number listed above.

Right to Know. You have the right to know what Personal Information we have collected about you, which includes:

- (1) The categories of Personal Information we have collected about you, including (a) the categories of sources from which the Personal Information was collected; (b) our business or commercial purposes for collecting Personal Information; (c) the categories of third parties to which we disclose Personal Information; (d) the categories of Personal Information that we sold, and for each category identified, the categories of third parties to which we sold that particular category of Personal Information; and (e) the categories of Personal Information that we disclosed for a business purpose and the categories of third parties to which we disclosed each category of Personal Information.
- (2) The specific pieces of Personal Information we have collected about you.

Right to Delete Your Personal Information. You have the right to request that we delete Personal Information we collected from you, subject to certain exceptions.

Right to Correct Inaccurate Information. If you believe that Personal Information we maintain about you is inaccurate, you have the right to request that we correct that information.

Right to Non-Discrimination for the Exercise of Your Privacy Rights. If you choose to exercise any of your privacy rights under the CCPA, you also have the right not to receive discriminatory treatment by us, including retaliation against you as an employee, job applicant, or independent contractor.

VI. How to Contact Us

If you have any questions about how we handle your Personal Information or if you need to access this notice in an alternative format because of a disability, please contact us at:

Ford Motor Company
Customer Relationship Center
P.O. Box 6248
Dearborn, MI 48126

Telephone
800-392-3673
800-232-5952 (TDD for the hearing impaired)

Effective Date: January 1, 2023