

FACTS

WHAT DOES BMW FINANCIAL SERVICES 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 Transaction History
- Assets and Payment History

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 BMW Financial Services chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BMW Financial Services share?	Can you limit this sharing?
For our everyday 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	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

Visit us online: <https://www.fsgroupprivacy.com/GLBARights>

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice to you. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call toll free (844) 426-9774 or go to www.fsgroupprivacy.com.

WHO WE ARE	
Who is providing this notice?	BMW Financial Services NA, LLC (including its divisions MINI Financial Services, Rolls-Royce Motor Cars Financial Services, and Alphera Financial Services), BMW Bank of North America (including its division up2drive), Financial Services Vehicle Trust, BMW Insurance Agency, Inc. and BMW Extended Service Corporation.
WHAT WE DO	
How does BMW Financial Services 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. Associates are trained on the proper handling of customers' personal information.
How does BMW Financial Services collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Apply for financing or open an account • Use your credit or debit card or pay your bills by check • Give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

DEFINITIONS	
Affiliates	<p>Companies related by common ownership or control. Affiliates can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include companies with a BMW name; financial companies, such as BMW Bank of North America or BMW Insurance Agency, Inc., nonfinancial companies, such as BMW of North America and BMW US Capital and others, such as BMW Extended Service Corporation.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Nonaffiliates we share with can include companies, such as service providers engaged in direct marketing of consumer products and services we believe would be of interest to you, or which are necessary in the service of your account.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include auto dealers, insurance companies, and membership clubs.

OTHER IMPORTANT INFORMATION	
<p>We will also comply with more restrictive state laws, such as consumer data privacy laws, to the extent they apply.</p> <p>CA Residents: We will automatically opt you out of sharing your information with nonaffiliates for marketing purposes. California residents are provided an "Important Privacy Choices" notice under the Financial Information Privacy Act.</p> <p>NV Residents: This notice is provided pursuant to state law. You may be placed in our internal Do Not Call List by calling (844) 426-9774. If you would like more information about our practices, you may contact us at P.O. Box 3608, Dublin, OH 43016-0306 or call (844) 426-9774 or email customerdocuments@bmwfs.com. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Avenue, Suite 3900 Las Vegas, NV 89101, telephone (702) 486-3132, or email bcinfo@ag.state.nv.us.</p> <p>ND Residents: To the extent that state law applies, we will not disclose your personal information to anyone other than our affiliates without your express authorization, except as required or permitted by law.</p> <p>TX Residents: For questions or complaints, contact BMW Financial Services at (844) 426-9774 or customerdocuments@bmwfs.com. BMW Financial Services is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting BMW Financial Services, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. Email: consumer.complaints@occc.texas.gov.</p> <p>VT Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, or credit report to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.</p>	