**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 customer 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.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does BMW Financial Services share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>For our everyday business purposes</strong>—</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td>
<td></td>
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<tr>
<td><strong>For our marketing purposes</strong>—to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For joint marketing with other financial companies</strong></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>For our affiliates' everyday business purposes</strong>—</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>information about your transactions and experiences</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>For our affiliates' everyday business purposes</strong>—</td>
<td>No</td>
<td>We don't share.</td>
</tr>
<tr>
<td>information about your creditworthiness</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>For our affiliates to market to you</strong></td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>For nonaffiliates to market to you</strong></td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

**To limit our sharing**
Visit us online: www.fsgroupprivacy.com

**Please note:**
If you are a new customer, we can begin sharing your information 45 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 (800) 578-5000 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), BMW Insurance Agency, Inc. and BMW Extended Service Corporation. |

## WHAT WE DO

<table>
<thead>
<tr>
<th>How does BMW Financial Services protect my personal information?</th>
<th>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. We limit access to those who need it to do their job.</th>
</tr>
</thead>
</table>
| How does BMW Financial Services collect my personal information? | We collect your personal information, for example, when you:  
- Apply for financing or open an account  
- Use your credit or debit card or pay your bills  
- 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. See below for more on your rights under state law. |
| 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 | Companies related by common ownership or control. Affiliates can be financial and nonfinancial companies.  
- Our affiliates include companies with a BMW name; financial companies, such as BMW Bank of North America or BMW Insurance Agency, nonfinancial companies, such as BMW of North America and BMW US Capital and others, such as BMW Extended Service Corporation. |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
- Nonaffiliates we share with can include companies, such as service providers engaged in direct marketing of consumer products and services that we believe would be of interest to you, or which are necessary in the service of your account. |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
- Our joint marketing partners include auto dealers, insurance companies, and membership clubs. |

## OTHER IMPORTANT INFORMATION

We will also comply with more restrictive state laws to the extent they apply.  
**CA Residents:** We will automatically opt you out of sharing your information with nonaffiliates for marketing purposes. California residents will also be provided an “Important Privacy Choices” notice explaining your rights under California law.  
**NV Residents:** This notice is provided pursuant to state law. You may be placed in our internal Do Not Call List by calling (800) 578-5000. If you would like more information about our practices, you may contact us at P.O. Box 3608, Dublin, OH 43016-0306 or call (800) 578-5000 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 bcpinfo@ag.state.nv.us.  
**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.  
**TX Residents:** For questions or complaints, contact BMW Financial Services at (800) 578-5000 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@occctex.gov.  
**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.