

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.

Reasons we can share your personal information	Does BMW Financial Services 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	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

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.

