

Exeter Finance LLC

CALIFORNIA CONSUMER PRIVACY STATEMENT

Effective: December 31, 2025

This California Consumer Privacy Statement (“Statement”) supplements the [Exeter Finance LLC Online Privacy Notice](#) and applies solely to personal information we collect about California consumers, including our website visitors, job applicants and business partners, both online and offline.

This Statement does not apply to Exeter Finance LLC’s (“Exeter’s”) personnel or information collected, processed, sold, or disclosed pursuant to the Gramm-Leach-Bliley Act and its implementing regulations or the California Financial Information Privacy Act.

This California Consumer Privacy Statement uses certain terms that have the meaning given to them in the California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act of 2020, and its implementing regulations (collectively, the “CCPA”).

1. Notice of Collection and Use of Personal Information

We may collect (and may have collected during the 12-month period prior to the effective date of this Statement) the following categories of personal information about you:

- **Identifiers:** identifiers such as a real name, postal address, unique personal identifier (such as a device identifier; cookies, beacons, pixel tags, mobile ad identifiers and similar technology; telephone number), online identifier, internet protocol address, email address, Social Security number, driver’s license number, passport number, alias, customer number, unique pseudonym, or user alias; persistent or probabilistic identifiers, account name, and other similar identifiers
- **Additional Data Subject to Cal. Civ. Code § 1798.80:** signature, physical characteristics or description, state identification card number, insurance policy number, education, bank account number, credit card number, debit card number, and other financial information, medical information, and health insurance information
- **Protected Classifications:** characteristics of protected classifications under California or federal law, such as race, color, national origin, religion, age, sex, gender, gender identity, gender expression, sexual orientation, marital status, medical condition, ancestry, genetic information, disability, citizenship status, and military and veteran status
- **Commercial Information:** commercial information, including records of personal property, products or services purchased, obtained, or considered, and other purchasing or consuming histories or tendencies
- **Online Activity:** Internet and other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding your interaction with websites, applications or advertisements

- **Sensory Information:** audio, electronic, visual, or similar information
- **Employment Information:** professional or employment-related information, such as résumé information, occupation details, education details, certifications and professional associations, historical compensation details, previous employment details, emergency contact information, and pre-employment screening and background check information, including criminal records information
- **Inferences:** inferences drawn from any of the information identified above to create a profile about you reflecting your preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

We may use (and may have used during the 12-month period prior to the effective date of this Statement) your personal information for the purposes described in our Online Privacy Notice and for the following business purposes specified under the CCPA:

- Performing services, including without limitation, maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytics services, providing storage or providing similar services
- Auditing related to counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance
- Short-term, transient use, including, but not limited to, non-personalized advertising shown as part of your current interaction with us
- Helping to ensure security and integrity
- Undertaking activities to verify or maintain the quality or safety of our services or devices and to improve, upgrade, or enhance them
- Providing advertising and marketing services, except for cross-context behavioral advertising
- Debugging to identify and repair errors that impair existing intended functionality
- Undertaking internal research for technological development and demonstration
- Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by us, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by us

We do not collect or process sensitive personal information for purposes of inferring characteristics about California consumers covered by this Statement.

To the extent we process deidentified information, we will maintain and use the information in deidentified form and will not attempt to reidentify the information unless permitted by applicable law.

2. Retention of Personal Information

We will retain your personal information for the time period reasonably necessary to achieve the purposes described our Online Privacy Notice and this Statement, or any other notice provided at the time of collection, taking into account applicable statutes of limitations and records retention requirements under applicable law.

3. Sources of Personal Information

During the 12-month period prior to the effective date of this Statement, we may have obtained personal information about you from the following categories of sources:

- Directly from you, such as when you provide the information
- From your devices, such as when you visit our Site
- Your family or friends, such as when they provide us with your contact information on an application
- Our affiliated entities
- Vendors who provide services on our behalf
- Data analytics providers
- Our business partners and joint marketing partners
- Your employer, if you are a representative of one of our vendors or business partners
- Government entities
- Recruiting and talent agencies
- Background check services
- Public databases

4. Disclosure of Personal Information

During the 12-month period prior to the effective date of this Statement, we may have disclosed the following categories of personal information about you for the business purposes listed above to service providers and contractors:

- Identifiers
- Additional Data Subject to Cal. Civ. Code § 1798.80
- Protected Classifications
- Commercial Information
- Online Activity
- Sensory Information

- Employment Information
- Inferences

Please refer to the “Information We Share” section of our Online Privacy Notice for more information about how we disclose personal information.

We do not sell or share for cross-context behavioral advertising purposes personal information about California consumers covered by this Statement.

5. California Consumer Privacy Rights

You have certain choices regarding your personal information, as described below.

- **Access:** You have the right to request, twice in a 12-month period, that we disclose to you the personal information we have collected, used, disclosed, and sold or shared about you, including the categories of personal information collected, the categories of sources from which the personal information is collected, the business or commercial purpose for collecting, selling, or sharing personal information, the categories of third parties to whom we disclose personal information, and the specific pieces of personal information we have collected about you.
- **Correction:** You have the right to request that we correct the personal information we maintain about you, if that information is inaccurate.
- **Deletion:** You have the right to request that we delete certain personal information we have collected from you.

How to Submit a Request: To submit an access, correction, or deletion request, [click here](#) or call us at 844-565-0377. To submit a request as an authorized agent on behalf of a consumer, contact us at OOP@exeterfinance.com. For questions or concerns about our privacy policies and practices, please contact us as described in the “How to Contact Us” section of our Online Privacy Notice.

Verifying Requests: To help protect your privacy and maintain security, we will take steps to verify your identity before granting you access to your personal information or complying with your request. If you have an account with us, we may verify your identity by requiring you to sign in to your account. If you do not have an account with us and you request access to, or deletion or correction of, your personal information, we may require you to verify certain of your information in our records, such as your email address, phone number, resume information (if you are a job applicant) and Associated Exeter Account Number. In addition, if you ask us to provide you with specific pieces of personal information, we may require you to sign a declaration under penalty of perjury that you are the consumer whose personal information is the subject of the request.

Additional Information: You have the right to not be retaliated against if you choose to exercise any of your rights under the CCPA. To the extent permitted by applicable law, we may charge a reasonable fee to comply with your request.