

Toyota Financial Savings Bank, Toyota Financial Consumer Solutions and Lexus Financial Savings Bank

Online Privacy and Security Policy
(Including Disclosures to California Residents under the California Consumer Privacy Act)

Last Updated Effective May 28, 2024

This "Online Privacy and Security Policy" governs the online and any mobile versions of websites and mobile applications operated directly or indirectly by Toyota Financial Savings Bank, Toyota Financial Consumer Solutions and Lexus Financial Savings Bank (the "Policy"). A website or mobile application is operated "indirectly" by us when it is created, managed and or operated on our behalf by another company we hire to create, manage and or operate the Site for us, (each such company is a "Site Service Provider")

We respect your privacy and take actions to safeguard the information you provide to us, including information provided during your online sessions with us. This Online Privacy and Security Policy describes our policy regarding information received or collected about you during visits to our websites and mobile applications (individually each a "Site" and collectively, the "Sites") and your other privacy rights with us. By using a Site or any of our products or services including applications for deposit or credit accounts with us (each a "Service" and collectively, "Services") that are available on a Site, you signify your acceptance of this Policy. We also maintain a separate overall customer privacy policy that applies to you if you are our customer and your account relationship with us is for personal, family or household purposes (our "Customer Privacy Policy"). We provide the Customer Privacy Policy at time of origination of your account relationship with us and as otherwise required in accordance with applicable law.

In this Policy, "we," "us" and "our" mean Toyota Financial Savings Bank, Toyota Financial Consumer Solutions and Lexus Financial Savings Bank our service providers including our Site Service Providers. In this Policy, "you" and "your" mean the user of a Site and or the Services. If you are our customer, you have one or more deposit or credit accounts with us (each an "Account," and collectively, "Accounts"). If you have registered or are registering for Services on a Site and or applying online for an Account, those Services are "Online Account Services." An "affiliate" is a company related to us by common ownership or control.

The information we may collect from or about you may differ depending on the Site you are on or the Services you are using or receiving. However, all of our Sites are addressed in this Policy.

1. Internet Activity or General Browsing.

You can visit a Site to read product and company information and use some of our online tools without telling us who you are or submitting personally identifiable information. When you do, we may collect and store information about you on a de-identified basis relating to internet activity or other electronic network activity such as the information about the time and length of your visit, the pages you visit and the date and time of those visits ("Usage Information"). If you log on to a Site or apply online for a deposit or credit account with us, we may associate Usage Information with your personal identity and when that occurs, the Usage Information we collect and store about you, including through Tracking Technologies, will no longer be de-identified.

We may use various methods and technologies to collect and or store Usage Information ("Tracking Technologies"). Whenever you visit a Site, these Tracking Technologies may set, change, alter or modify settings or configurations on your personal computer, laptop, tablet, mobile phone or other device (each a "Device") used to access a Site. Some of the Tracking Technologies used on some or all of our Sites include, without limitation, the following:

(A) Cookies. A cookie is a file placed on a Device to uniquely identify your browser or to store information on your Device. The use of cookies is an industry standard and you will find them used by most Sites. Most browsers are initially set up to accept cookies. You may set your browser to refuse cookies or to alert you when cookies are being placed. However, if you set your Device to refuse cookies, some parts of a Site may not work properly for you.

We may also use cookies to trigger certain online surveys which could be hosted by a service provider hired by us including a Site Service Provider. These surveys are optional and may but typically do not require you to provide personally identifiable information. We use your survey responses to improve the Services and user experience on the Sites or the online platforms used to host or deliver the Sites (the "Platforms").

(B) Clear GIFSs. Clear GIFS are tiny graphics with a unique identifier (which may be invisible to you), similar in function to cookies, and are used to track the online movements of Site users. In contrast to cookies which are stored on a user's Device hard drive, clear GIFs are embedded invisibly on-Site pages (or other online communications) and are about the size of the period at the end of this sentence. These clear gifs help us better manage content on a Site by informing us what content is effective.

(C) Embedded Scripts. An embedded script is programming code that is designed to collect information about your interactions with a Site such as the links you click on.

(D) ETag or Entity Tag. An ETag or entity tag is a feature of the cache in browsers. It is an identifier assigned by a web server to a specific version of a resource found at a URL.

(E) Browser Fingerprinting. Browser fingerprinting is collection and analysis of information from your Device, such as, without limitation, your operating system, plug-ins, system fonts and other data, for purposes of identification.

(F) Recognition Technologies. Recognition technologies including application of statistical probability to data sets, are technologies which attempt to recognize or make assumptions about users and devices (for example, that a user of multiple devices is the same user).

2. Log Files.

We automatically gather certain information and store it in log files. This information may include IP address, browser type and clickstream data. We use this information to analyze trends, to administer a Site, track a user's movements around the Site and to improve Site usability.

3. Do Not Track.

Some internet browsers offer a "do not track" or similar feature. When enabled, your browser sends a signal to the sites you visit directing the sites not to track your activity. There is no common understanding of how to respond to these signals. Therefore, currently, our Sites do not respond to these signals. If you do not wish to be tracked, disabling or deleting cookies may limit some forms of tracking. However, as stated elsewhere in this Policy, disabling or deleting cookies may affect your user experience on our Sites including preventing the use of certain features or functions and we may continue to track your activities while on a Site.

4. Mobile Device and Network Access.

If you use one of our mobile applications, some of our application features require us to access your Device or Device Network (for example, an Online Account Service may require use of your Device camera and where that is the case, we must access your camera for the Online Account Service to work). The same is true if you authorize fingerprint or facial recognition or use of other biometric information for authentication. Any biometric information used for authentication will be

stored only on your Device. We will not collect or store this biometric information within our systems.

5. Collection and Disclosure of Personally Identifiable Information.

We may request personally identifiable information from you to provide a Service or correspondence such as promotions and mailed brochures or to otherwise improve or enhance our Services, the Sites and the Platforms as further described below. If you are our customer, the information may be shared as permissible by law, our Customer Privacy Policy and this Policy. Information we collect is stored in a manner appropriate to the nature of the data. We and others in their capacity as service providers to us may collect personally identifiable information about you across our various Sites and Platforms.

(A) More specifically, we may additionally collect the following personally identifiable information from or about you and use that information as described.

(1) Service or Promotion Data. We may request personally identifiable information to provide Site visitors a Service or Online Account Service or correspondence (such as promotions and mailed brochures and other information regarding our products, Services and pricing). This information may include name, mailing or residence address, email address, your Account number or your full or partial social security number.

(2) Online Credit and Deposit Account Applications and Online Account Service Data. When you submit an online credit or deposit account application to us or you are accessing or using your Online Account Services, we may collect the following types of personally identifiable information from or about you.

(a) Registration and Logging in. Information that is required for you to register for a Site and or log on to a Site and or access or use your Online Account Services, such as your user name and password, security questions and answers, Account number, email address, social security number and or other contact or identifying information.

(b) Applications and Online Forms and Agreements. Information we receive from you on your application for a deposit or credit account or other online forms such as your contact information and information about your employment, housing, assets, income, debts and education. If you apply for some forms of credit, you may be asked to provide certain demographic information in accordance with requirements in applicable law. We may also obtain one or more consumer reports about you if permissible by law.

(c) Transaction Data. Information we receive from you about your transactions with us, affiliates or others such as account balances, account activity, purchase and payment activity.

(d) Linked Accounts. If you choose to link your Online Account Services to your accounts or relationships with other companies, including other financial institutions, so that you can access those accounts or relationships from a Site ("Linked Account Providers"), we will collect information about your accounts and transactions with those other companies such as account numbers, transactions and payment activity.

(e) Identification, Authentication, and Verification. We may collect information from and about you to verify your identity, authenticate your identity when you register or log in to a Site or when you call us and to verify the accuracy and completeness of information we receive from you or information we use to make decisions about you.

(3) Usage Information. We collect Usage Information that is personally identifiable to you as otherwise disclosed in this Policy.

(4) Device Data. We may collect the following information about your Device used to access a Site: device platform, device version, device IP address and other device characteristics including your choice of settings such as Wi-Fi, Bluetooth, Global Positioning System. We may use the data we collect about your Device to help authenticate you when you log in, to help ensure you are able to use the Site as intended, to perform analysis on web traffic, to route traffic more efficiently, to improve the Services or Online Account Services and or to enhance user experience on the Platforms and Sites.

(B) Disclosure of Personally Identifiable Information. We disclose personally identifiable information only as permissible by law. To the extent permitted by law and in accordance with our Customer Privacy Policy if you are our customer, the personally identifiable information we collect about you may be shared with our affiliates and non-affiliated third parties as follows. When you are no longer our customer, we continue to share your information as described in this Policy and our Customer Privacy Policy and in accordance with applicable law.

(1) Financial product service providers such as our affiliates Toyota Motor Credit Corporation and Toyota Motor Insurance Services, Inc. and Linked Account Providers.

(2) Companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements.

(3) Companies that help us originate and service our products and services.

(C) No Sale of Data. We do not sell your personally identifiable information regardless of whether you are a customer.

(D) Disclosure Required by Law. We will share data we collect from or about you as required by law, such as to comply with a subpoena, or similar legal process where we believe in good faith that disclosure is necessary or proper or where we are otherwise required to share information with government entities and law enforcement in compliance with applicable law.

(E) Marketing Offers Delivered on Website. While you are on a Site, we may deliver product and service offers to you including offers based on your Site activity, and after you login to a Site, based in part on your Account history or other experience with us or our affiliates and non-affiliates including Linked Account Providers.

6. Our Customer Privacy Policy. If you are our customer, you may have certain privacy choices under applicable federal and state privacy laws. Your customer privacy choices are set forth in our Customer Privacy Policy which is distributed to you in accordance with applicable law. If you are our customer, you may restrict our ability to share your non-public personal information as described in our Customer Privacy Policy by calling us at 1-888-264-0556 or by writing us at, 2485 Village View Drive, Suite 200, Henderson, NV 89074. Your choice to restrict our sharing of your information does not limit our ability to share information to follow the law, or as otherwise permitted by law. If you are a California resident, you may have additional rights under California law. Refer to section 12 of this Policy for a summary of your rights under the California Consumer Protection Act. You may request a copy of our Customer Privacy Policy by calling us at 1-888-264-0556.

7. Promotional and Servicing Emails and Texts. In accordance with applicable law, we may send you promotional emails and texts including SMS texts. If you wish to stop receiving those promotional

emails or texts, please follow the unsubscribe instructions included in each such communication. We may also send you emails or texts that are related to the servicing of your Accounts with us or deposit or credit applications you submit to us. Depending on the types of products and services you obtain from us, some of the emails and texts are mandatory and others are optional. Where an alert is optional, you may opt in or opt out of those communications after logging onto your Online Account Services or by calling us at 1-888-264-0556.

8. **Accuracy of Your Information.** You may contact us at 1-888-264-0556 regarding the accuracy, completeness and substance of the information collected about you while you are on a Site or in connection with an application for or servicing of your Accounts with us. If you are a California resident, you may have additional rights under California law as described in Section 12 of this Policy and as otherwise stated in your Customer Privacy Policy.
9. **Confidentiality, Security and Data Retention.** We restrict access to nonpublic personally identifiable information about you to those employees and other persons hired by us or with whom we contract who need to know the information to provide products and services to you and to otherwise service your Accounts with us. We maintain physical, electronic and procedural safeguards regarding your nonpublic personally identifiable information that comply with applicable federal and state standards.

If you choose to complete and submit an online application for a deposit or credit account on a Site, or to access your Online Account Services on a Site, your personally identifiable information will be protected during transmission by an encryption process.

Unencrypted email to us should only be used for inquiries and questions that are not sensitive or confidential because regular unencrypted Internet email is not secure.

10. **Assistance for Victims of Identity Theft.** If you believe that someone has had unauthorized access to your personally identifiable information shared with us, including through the submission of an online application for a deposit or credit account on a Site, please notify us immediately at 1-888-264-0556 so that we can help protect you. In addition, you may contact your local enforcement agency and or the Federal Trade Commission at www.ftc.gov.
11. **Children and Children's Privacy.** We do not knowingly market to or solicit personal information from children under the age of thirteen (13) nor are our Sites directed to children under the age of thirteen (13). Some of our products and services may be available to children under the age of thirteen (13) if applied for together with an adult legally authorized to share the child's personally identifiable information and to sign a fully enforceable contract. In most states, a person must be at least eighteen (18) years of age to qualify as an adult and to sign a fully enforceable contract.
12. **YOUR CALIFORNIA PRIVACY RIGHTS.** This section applies only to California residents about whom we have collected personal information from any source, including through your use of the Sites, by obtaining our products and services or by communicating with us electronically, in paper correspondence or in person.

As a financial services company, we apply privacy and security protections to your personal information as required by United States federal law. As a result, certain personal information that we collect and process about you to deliver our financial products and services is exempt from certain California privacy protections including those provided to you under the California Consumer Privacy Act ("CCPA").

To the extent your personal information is not subject to the CCPA: our decision to provide you the information in this Section is done solely on a voluntary basis and in no way suggests we are doing

so because we are required to do so under the CCPA or any other legal obligation; and we reserve the right, in our sole discretion, to determine the amount and type of information we disclose to you in the future or how to respond to privacy requests that you may submit to us.

For purposes of this Section, “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 a particular California consumer resident or household. Personal information does not include publicly available information or information that has been de-identified.

(A) Personal Information We Collect.

We may collect the following categories of personal information about you when and to the extent permissible by law:

(1) Identifiers such as: name; contact information; date of birth; social security or other tax identification number; driver’s license number, passport number, state or other government-issued identification number and related information; mother’s maiden name; and similar identifiers.

(2) Demographic information regarding you that we collect in connection with certain loan applications in compliance with equal credit opportunity, fair housing and home mortgage disclosure laws including ethnicity, race, sex, marital status and age.

(3) Commercial information, such as transaction information with us, affiliates and non-affiliates including credit checks and information from consumer reporting agencies or other purchasing or consumer histories or tendencies.

(4) Citizenship and legal residency or other immigration status.

(5) Housing and residence information including current and former residences and whether you rent or rented, own or owned such residences.

(6) Information we collect from identity verification and other fraud prevention services and processes related to the Fair Credit Reporting Act, Office of Foreign Assets Control laws and restrictions, banking related Know Your Customer laws, the Bank Secrecy Act and anti-money laundering laws. This information includes, without limitation, information regarding your accounts, transactions and relationships and experience with others, identifier information and scores that rate the probability of the correctness of your identity and other information that we receive from you and others and the probability of fraud in a transaction with us.

(7) Professional or employment-related information (including self-employment) and information about your assets, income and property.

(8) Education information.

(9) Insurance information including about property title insurance and property, liability and other insurance relevant to and collected in connection with your applications to us or Accounts or other transactions with us.

(10) Tax information including property, sales and income tax information relevant to and collected in connection with your applications to us or Accounts or other transactions with us.

(11) Biometric information, which includes fingerprints; facial scans; voice recognition information and or other similar biometric identifiers; provided, however, any biometric information used for

authentication will be stored only on your Device. We will not collect or store this biometric information within our systems

(12) Information relating to Internet activity or other electronic network activity, including interactions with our Sites.

(13) Geolocation data from your Devices.

(14) Audio, electronic, or visual information, such as audio recordings of calls to our deposit and credit origination and servicing contact centers and origination and servicing support personnel.

(15) Inferences about you including inferences based on any of the information described in this section 12(A).

(B) What We Do with Your Information

We may collect or use personal information about you to provide our products and services and to accomplish our business purposes and objectives including for the following purposes:

(1) Internal analytics and research and categorization; decision-making including determining eligibility and qualification for products and services; credit and deposit risk modeling; and other customer and applicant modeling.

(2) Assessing third party vendors/service providers; and product, service and online platform evaluation, improvement and enhancement.

(3) Internal and external audits.

(4) Regulatory examinations.

(5) Authentication, identification, verification and fraud prevention.

(6) Performing services including billing, processing payments, fulfillment and evaluation of applications for our products and services and other servicing of your Accounts or Online Account Services.

(7) Compliance including compliance with law, regulation, policy, procedures, and regulatory guidance or requirements and reporting to or sharing with government agencies and regulators as required by law.

(8) Customer and applicant relationship management and processing customer and applicant claims and complaints.

(9) Customer and applicant communications.

(10) Financial reporting and accounting.

(11) General business administration.

(12) In accordance with your choices, linking your Online Account Services with us to your products and services with those of affiliated and non-affiliated companies with whom you do business.

(13) Marketing our products and services and the products and services of affiliates and non-affiliates.

(14) Systems and data security.

(C) Sources of Collected Information.

(1) Customers and non-customers (including applicants who do not become our customers and prospects for our products and services).

(2) Our affiliates including Toyota Motor Credit Corporation, Toyota Motor Insurance Services, Inc., Toyota Motors Sales, U.S.A., Inc., and Toyota Motor North America, Inc.

(3) Our service providers, such as those that process or manage: application and account origination; customer relationships and account servicing; analytics; Site creation, enhancement and hosting; our information technology, and administration; communications delivery; fraud prevention and identity validation; consumer reporting information; data protection and security; and all other service providers that help us evaluate and decide your applications, and originate and service your Accounts.

(4) Your employers, insurance companies, landlords and other financial institutions with whom you now or in the past have conducted business.

(5) Public records and government entities, including tax authorities.

(6) If you are a Toyota company employee, relocation service companies with whom you or your Toyota employer does business related to your geographic relocation for work purposes.

(7) Non-affiliated companies with which we have a business relationship such as authorized Toyota and Lexus and other branded dealerships; private Toyota and other vehicle brand distributors and manufacturers; and promotional and joint marketing partners.

(8) Other third parties, such as those calling us for information about your Accounts; those who may sell your data; other websites and mobile applications; online advertising partners; and other data suppliers.

(9) If you choose to link your accounts with other affiliated and non-affiliated companies to your Online Account Services, those other affiliated and non-affiliated companies and their service providers.

(D) Who We Share Information With

We do not sell personal information or otherwise provide personal information to third parties for monetary or other valuable consideration. However, we may disclose the categories of personal information listed in subsection "(A)" above for other business purposes. We may share your personal information with the following categories of third parties.

(1) Affiliates, such as our parent, subsidiaries and other affiliated companies in the Toyota corporate group including other financial services companies (for example Toyota Motor Credit Corporation) and non-financial service companies (for example Toyota Motor Sales, U.S.A., Inc.) engaged in the distribution, marketing and sales of automobiles.

(2) Affiliates and non-affiliates that provide services to help us evaluate and decide your

applications, originate and service your Accounts and Online Account Services and to otherwise help us run our business; provided those parties have a need for your personal information to provide those services including those that provide technology services, analytics and modeling, systems and data security services.

(3) Advertising and marketing companies.

(4) Internal and external auditors.

(5) Companies holding linked accounts. If you choose to link your accounts with other affiliated and non-affiliated companies to your Online Account Services, we may share information with the companies with whom you maintain those linked accounts and their service providers.

(6) Companies or persons that verify your information and or validate your eligibility for our products and services such as employers, landlords, educational institutions and others with whom we must verify information, transactions and eligibility for our products and services.

(7) Consumer reporting agencies.

(8) Insurance companies that provide coverage to us, or that provide coverage that benefits us in connection with your applications for deposit and credit accounts, and your Accounts and other transactions with us.

(9) Relocation Service Providers. If you are a Toyota company employee, relocation service companies with whom you or your Toyota employer do business in connection with your relocation for your job and your application for a mortgage or mortgage Account with us.

(10) Persons or Companies Authorized by You. Other persons and companies for whom you have provided consent to obtain information about your applications to, and or Accounts and other transactions with us.

(11) Non-affiliated companies with which we have a business relationship, such as authorized Toyota and Lexus and other branded auto dealerships; private Toyota and other vehicle brand distributors and manufacturers; and promotional and joint marketing partners.

(12) Companies, government authorities or persons that otherwise have a legal right to your information, including government authorities that license and or regulate us or to whom we are obligated to disclose or report certain customer data such as taxing authorities and authorities to whom we must report suspicious and illegal or potentially illegal transactions; and to others to respond to a subpoena, search warrant or other lawful request for information we receive, or otherwise pursuant to legal process.

We may also disclose your personal information for other purposes permissible by law including:

- To establish or exercise our legal rights, to enforce our terms of use and policies governing the Sites including this Policy or other agreements with you or third parties, to assert and defend legal claims or if we believe such disclosure is necessary to investigate, prevent or take other action regarding actual or suspected illegal or fraudulent activities or potential threats to the physical safety or well-being of any person.

- To a successor organization in the event of a merger, acquisition, bankruptcy sale or transfer of all or a portion of or other interest in our assets. If any such transaction occurs, the purchaser will be entitled to use and disclose the personal information collected by us in the same manner that we

are able to, and the purchaser will assume the rights and obligations regarding personal information as described in this Policy.

(E) Your Privacy Rights under the CCPA

You have the following rights under the CCPA unless there is an exception that applies to your rights such as where your personal information is subject to certain privacy and security measures required under federal law including those laws applicable to financial services and products:

- (1) Right to Know. You have the right to request what personal information we collect, use, disclose, and/or sell.
- (2) Right to Delete. You have the right to request the deletion of your personal information that is collected or maintained by us.
- (3) Right to Opt-out of Sale. If a business sells personal information, you have the right to opt-out of the sale of your personal information. We do not sell your personal information for monetary or other valuable consideration.
- (4) Right to Non-Discrimination. You have the right not to receive discriminatory treatment by us for the exercise of the privacy rights described above.

The rights listed above are subject to our being able to reasonably verify your identity and authority to make these requests. In order to verify your identity when you submit a request, we will ask you to provide two (2) or three (3) pieces of personal information to confirm your identity in our records. This information may include your name, contact information, account or application numbers, social security or other tax identification number, mother's maiden name, PIN or security word or other information we may have collected from or about you.

If you are a California resident and wish to exercise these rights, please contact us in one of the following ways:

- Call us at 1-888-264-0556 or,
- Click [here](#) to complete an online request form

Submitting a "right to know" or "right to delete" request to us will not extend to Toyota or Lexus or other automobile brand dealerships, private distributors of automobiles or any affiliate of ours including, without limitation, Toyota Motor Credit Corporation, Toyota Motor Insurance Services, Inc., Toyota Motor Sales, U.S.A., Inc. or Toyota Motor North America, Inc. If you wish to exercise your CCPA rights with any of those other entities, please see their websites for more information on how to submit such requests.

You may authorize someone to exercise the above rights on your behalf. In order to do so, we require written authorization, for example, through a valid Power of Attorney or equivalent document satisfactory to us and verification of identity from the person submitting the request on your behalf.

- 13. Links to External Websites.** At times, we may provide links to websites outside of our Sites to alert you to products, information and services offered by other websites and companies. We are not responsible for data collection and use practices on those linked websites and the privacy policies on those websites may be different from this Policy.

- 14. Visitors to our Sites from Outside of the United States.** Our Sites are operated in the United States and intended for users located in the United States only. If you are visiting a Site from a location outside of the U.S., please be aware that the information we collect including personally identifiable information, will be transferred to, and processed, stored and used in the United States. The data protection laws in the United States may differ from those of the country in which you are located, and your information may be subject to access requests from governmental authorities, courts or law enforcement in the United States according to laws of the United States. By using a Site or providing us with any information, you consent to the transfer to, and processing use, sharing and storage of such information in the United States, as may be set forth in this Policy.
- 15. Changes to this Online Privacy Policy.** As permitted by law, we may add to, delete from or otherwise change the terms of this Policy by posting a revised version of the Policy on this Site. If the changes are material, we will provide notice of the changes on this Site prior to the changes becoming effective. We encourage you to periodically review this Site for information on our privacy practices related to our Sites.
- 16. Contact Us.** Contact us at 1-888-264-0556 if you have questions or complaints regarding this Policy.