

**FACTS****WHAT DOES VW Credit, Inc.  
DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number and income</li> <li>■ credit history and payment history</li> <li>■ account balances and transaction history</li> </ul>
<b>How?</b>	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 VW Credit, Inc. chooses to share; and whether you can limit this sharing.

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

**To limit  
our sharing**

- Call Audi Financial Services at 888-237-2834 — our menu will prompt you through your choices(s) or
- Visit us online: <https://www.audifs.com/privacy>

Please note:

If you are a *new* customer, we can begin sharing your information 45 days from the date we sent this notice. 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 Audi Financial Services at 888-237-2834.

## Who we are

### Who is providing this notice?

VW Credit, Inc. (dba - Volkswagen Credit, Audi Financial Services and Ducati Financial Services), VW Credit Leasing, Ltd. and our subsidiary VCI Loan Services, LLC.

## What we do

### How does VW Credit, Inc. 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 secured files and buildings.

### How does VW Credit, Inc. collect my personal information?

We collect your personal information, for example, when you

- apply for a lease or apply for financing
- provide employment information or account information
- provide 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 only you — unless you tell us otherwise.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with a Volkswagen, Audi, Bentley, Ducati name; financial companies such as Hamlin Services, LLC; nonfinancial companies, such as Volkswagen Group of America, Inc., Volkswagen of America, Inc., Audi of America, Inc., Bentley Motors, Inc., Ducati North America, Inc.*

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *We don't share*

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include insurance companies; other financial providers/servicers & authorized dealers.*

## Other important information

For Residents of Vermont — Accounts with a Vermont mailing address are automatically treated as if they have limited the sharing as described on page 1. We will not disclose credit information about you except as required or permitted by law. For joint marketing we will only disclose your name, contact information and our own information about your transactions.