

FACTS	WHAT DOES KIA FINANCE AMERICA 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 depends on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security Number and income ▪ Account balances and transaction history ▪ Credit history and credit scores 	
How?	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 Kia Finance America chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Kia Finance America 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	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes
To limit our sharing	Call toll-free (877) 596-8137 – our menu will prompt you through your choices. Please note: If you are a <i>new</i> customer, we can begin sharing your information 45 days from the date we sent this notice. When you are <i>no longer</i> 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 (866) 331-5632 or go to www.kiafinance.com/privacy-policy	

Who we are	
Who is providing this notice?	Hyundai Capital America dba Kia Finance America
What we do	
How does Kia Finance America 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 Kia Finance America collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account or apply for financing ▪ Pay your bills or apply for a lease ▪ Provide employment information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to all of your account(s).
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies with a Kia name (except dealers); financial companies such as Hyundai Capital Services; and nonfinancial companies such as Kia Motors America.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include Kia dealers, insurance companies, banks and other lenders, and direct marketing companies, including retailers.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include companies such as insurance companies, credit card companies and other financial service companies.</i>
Other important information	
<p>California Residents Only: We do not disclose personally identifiable financial information about you to nonaffiliates without first obtaining your express written consent, unless permitted by law. We do not disclose personally identifiable financial information to our affiliates, unless permitted by law, or to nonaffiliated financial companies who offer financial products or services under a joint marketing agreement with us, without first giving you notice and the opportunity to opt out. For information about the California Consumer Privacy Act (CCPA), call toll-free (866) 331-5632 or go to http://www.kiafinance.com/privacy-policy.</p> <p>Vermont Residents Only: We automatically limit the sharing of your information as if you elected to limit the sharing as described on page 1. With respect to sharing with nonaffiliated financial companies with whom we have joint marketing agreements, we limit the information to your name, contact information and information about your transactions and experiences with us. We also do not disclose nonpublic personal information about you to our affiliates and nonaffiliates without first obtaining your express written consent, unless permitted by law.</p>	