

August 1, 2019

MERCEDES-BENZ FINANCIAL SERVICES CANADA CORPORATION PRIVACY POLICY

Mercedes-Benz Financial Services Canada Corporation ("MBFS") appreciates your interest in its financial services. Your privacy is important to us and we want you to feel comfortable when sharing personal information with us. The protection of your privacy in the processing of your personal information is an important concern to which we pay special attention throughout our business processes. "Personal information" throughout this policy means any identifiable information about you or any other individual.

We reserve the right to amend the terms of this Privacy Policy from time to time. If we do change the terms, we will post the revised policy on our Web site, including a notice of the change. In addition, we include a revision date on each version of our Policy. By providing personal information to us, or continuing to use our products or services after that date, customers consent to the collection, use and disclosure of the personal information as set out in the Policy.

THE TYPES OF PERSONAL INFORMATION WE COLLECT AND WHY

When you apply for credit from MBFS, we collect the personal information in a variety of ways and from a variety of sources:

- When you provide it to us in your credit application. The details of the purposes for which we collect your personal information are set out in the credit application, which may be revised from time to time, and are explained in more detail in this Privacy Policy for your convenience.
- When you enter into a finance or lease agreement with us.
- When you allow us to contact third parties to obtain information. For instance, we may also collect your personal information from third parties including, but not limited to, third parties referenced on your credit application and other credit providers or credit bureaus. For example, by providing us with the contact information of your employer or a reference on your credit application, you are consenting to us contacting them for that purpose.

We may require additional personal information about you for the purposes outlined below. This information may be collected from third parties, including credit agencies, motor vehicle dealers, information and collection agencies, credit reporting bureaus, financial institutions, government agencies, insurance companies, insurance brokers, your past, present and future employers, creditors and



landlords, your spouse or other person who has or will have information relating to your credit history, solvency or whereabouts or the whereabouts or condition of any property that is or has been owned, held or leased by you.

Further, if you have applied to finance the cost of credit life or disability insurance, we may have to collect additional personal information, including personal health information. We may collect this information from any doctor, physician, health establishment, clinic, hospital or medical information office, health information custodian, the insurance provider or the Dealer from whom you purchased/leased your vehicle. Your personal health information and your insurance policy will not be used for any purpose other than to ensure that MBFS is properly compensated under the insurance policy. This information will not be shared with any third parties.

We will continue to collect personal information about you, including through third parties such as those outlined above, as long as your obligation to us under your contract remains outstanding. This information will be used for the purposes outlined above.

Telematics

Mercedes-Benz vehicles financed or leased by us may be equipped with telematics technology that allows us or our affiliates to access geolocation and other information about the vehicle from time to time.

HOW WE USE YOUR PERSONAL INFORMATION

We may use or share your personal information in the following ways, for the following purposes:

- To help us evaluate your credit and solvency
- To allow us to make a decision with respect to your application and whether we wish to enter into an agreement with you, including a contract for lease or financing of a purchase of a motor vehicle;
- To monitor, record and determine, during the term of such a contract, whether or not you comply with your obligations and promises you make in that contract or any other obligations and promises that you have made to us;

- To answer any questions you might have with respect to the application, any contract you may enter into and your lease or financing arrangement in general;
- To manage your account, including recording, evaluating and collecting, if applicable, any amount owing by you to MBFS;
- To locate a vehicle leased or financed by us as necessary in accordance with the terms of your lease or finance contract;
- To develop and implement customer programs (as described in greater detail below);
- To maintain and use the information as a credit history;
- To meet legal and regulatory requirements;
- MBFS may take your personal information, de-identify it, and combine with it de-identified information of other people and/or other types of information. This information is not linked to any identifiable information and we use it to study trends, perform statistical analysis, develop products and programs and otherwise in any way that we feel will advance MBFS business interests;
- We may use your personal information for the purposes of informing you about specific offers and promotions that we think may be of interest to you. If you would like to opt out of this use, please see below;
- to administer or facilitate any other services or provide any other products that you may purchase in connection with your lease or finance contact with us;
- to include you in any advertising or marketing campaigns in which we alone or, together with Mercedes-Benz Canada and/or its dealers, offer you our or their products and/or services;
- to respond to your requests for products, services or information, and improve our services, information and products, including asking you to reply to customer surveys;
- If you provide us with your Social Insurance Number (S.I.N.), which is not a requirement to obtain credit, we will use it to record, identify and retrieve your personal information. It will assist us in identifying your specific information so that we can serve you more efficiently. We will not use your S.I.N. for any other purpose and you do not have to provide it to us; and



- The personal information you provide will be used and processed by the authorized employees, representatives and agents of MBFS and its worldwide affiliates and assignees. These people will have access to your personal information only for the purposes for which it was collected, such as to determine whether MBFS will enter into a contract for lease or financing with you or to answer any questions you might have.

WHEN WE DISCLOSE PERSONAL INFORMATION

MBFS discloses your personal information in the following limited circumstances:

Supporting the Credit Approval Process

Personal information that MBFS has obtained about you, either through your application for credit or through our dealings with you throughout the term of any extension of credit, may be disclosed to parties such as credit agencies, information and collection agencies, credit reporting bureaus, financial institutions, insurance companies, insurance brokers, vehicle manufacturers, motor vehicle dealers, creditors and persons to whom you have applied for credit. This disclosure may take place even after your financial obligation to us has been completed, as this is necessary to support the credit approval process.

MBFS may share your personal information, as well as the status of your credit with us, with Dealers and the vehicle manufacturer. Please note, the Dealer from whom you purchased/leased your vehicle, and the manufacturer already have personal information that you have provided to them upon purchase or lease of your vehicle. The use of the personal information that you provided directly to the Dealer and manufacturer will be governed by their own privacy policies and is not the responsibility of MBFS. Please contact the Dealer and manufacturer directly if you wish to opt-out of receiving additional mailings and offers that they may issue.

Third Party Agents

MBFS may use third party agents to perform certain functions on our behalf, such as sending out reminder letters, collecting debts, verifying insurance, inspecting vehicles, registering security interests and providing marketing services. We disclose only as much of the personal information as is required by these agents to perform the task they have been retained to perform. In addition, we ensure that these agents do not use or disclose your personal information for any other purpose and that the security of your information is guarded with appropriate safeguards.

Assignment of Contracts

In the event that MBFS assigns all or part of its contracts to a third party for any purpose, including a transfer of MBFS business or securitization of MBFS outstanding loans, MBFS will disclose personal information required for the purposes of achieving the goal of that assignment.

Other Third Parties

Except as provided in this Privacy Policy, MBFS does not sell, rent or lease personal information to any third parties.

As Legally Required

If required by law, MBFS will disclose the personal information that it is obligated to disclose as a result of a valid legal enquiry or order. MBFS stores personal information in electronic format on servers of its affiliates located in the United States or Germany and as a result such information may be processed and stored in these countries (or possibly other countries if any processing of data is outsourced) and these countries' courts, governments or law enforcement agencies may obtain disclosure of information through the laws of these countries. The laws of these countries may be different from those in Canada.

PERSONAL INFORMATION PROVIDED ONLINE

When you visit our Web site at www.mbfs.ca you may have the opportunity to provide us with personal information for the purpose of entering a contest, filling out a survey, accessing your account, making amendments to your account information, applying for credit, updating your personal information, posing questions of MBFS or otherwise. Except for the various uses otherwise outlined in this Privacy Policy, the personal information collected online will be used solely for the purpose for which it was collected and only to the extent necessary in each specific case.

Our Web site may contain links to other Web sites. We do not monitor or control information collected when you click through to these Web sites. Please read the privacy policies that govern these sites or contact them for details on how your personal information is treated.

COOKIES AND OTHER TECHNICAL INFORMATION

When you visit our site, our web server may automatically recognize and store information such as your computer's IP address/domain name combination, type of web browser, computer operating system (e.g., Windows or Mac OS), and any referring web sites. When you visit the site, our server may send a "cookie" to your browser.

Cookies are small amounts of data that our site sends to your computer while you are visiting the site. This information gets stored on your computer's hard drive and, among other things, it allows our site to distinguish between visitors and analyze traffic patterns through the site. This data is used to measure and improve the effectiveness of our website or enhance the experience for our customers. For instance, it may be used to ensure that the products advertised on our site are available in your area or that we are not showing you the same ads repeatedly. We treat this information as personal information when it is associated with your account or contact information.

WHAT ARE MY CHOICES IF I DON'T WANT TO SHARE MY PERSONAL INFORMATION?

For some purposes, you must provide your personal information or we will be unable to deliver our services. For instance, if you want to apply for credit, you must provide us with certain types of personal information that allow us to evaluate your creditworthiness. If you do not want to provide this information to us, you may choose to arrange the purchase of a vehicle by other means (e.g., direct payment).

We may also use some of your information for marketing purposes. For instance, when your contract with us is close to completion or after it is complete, we may inform you about other financing or lease rates that we are offering. This contact may be by telephone, postal mail or e-mail. If you do not wish to receive any of these offers or promotions from us, please call 1-888-532-7362 and you will be placed on our internal "do not call" list. Similarly, if you do not wish to receive marketing emails/texts from us, you are free to "unsubscribe" from them at any time. Please be assured that you will still receive important information relating to your contract with MBFS even if you are on our "do not call" list or if you "unsubscribe" from emails/texts.

SAFEGUARDING YOUR PERSONAL INFORMATION

MBFS uses technical and organizational security measures in order to protect the personal information we have under our control against accidental or intentional manipulation, loss, destruction or against access by unauthorized persons. MBFS security procedures are continually enhanced as new technology and information becomes available.

HOW LONG DO YOU KEEP MY PERSONAL INFORMATION?

We keep your personal information for as long as we need to fulfill the purpose for which it was collected. These times may vary depending on the purpose for which it was collected, and the need for the information. However, if you entered into a lease or finance agreement with us, we will keep your personal information for the life of that agreement, plus some additional time to support our business and legal recordkeeping requirements.



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When we no longer need your personal information, we securely delete, destroy, and/or anonymize it.

CAN I SEE WHAT PERSONAL INFORMATION YOU HAVE ABOUT ME?

You have the right to access the personal information MBFS has about you. You also have the right correct any personal information that is inaccurate, incomplete or out-of-date. To do this, please send a written request to MBFS at the contact information provided below. We will respond in a timely manner and arrange to provide access. However, there may be circumstances in which the law allows us to refuse a request for access or correction; if this happens, we will provide to you in writing an explanation.

WHAT IF I HAVE QUESTIONS OR CONCERNS?

If you have any questions or complaints about our Privacy Policy or about how we are living up to the Policy, let us know right away. You can do so by contacting our Customer Service Department. If the problem is not resolved to your satisfaction, you can then contact our Chief Privacy Officer at:

Chief Privacy Officer
Mercedes-Benz Financial Services
2680 Matheson Blvd. East
Suite 500
Mississauga, Ontario
L4W 0A5

If you are not satisfied with the decision of the Chief Privacy Officer regarding your complaint or request for access, you may also contact the Office of the Privacy Commissioner of Canada:

Office of the Privacy Commissioner of Canada
30, Victoria Street
Gatineau, Quebec
K1A 1H3

Toll-free: 1-800-282-1376
Phone: (819) 994-5444
TTY: (819) 994-6591

For more information, see the Office of the Privacy Commissioner of Canada's website at
<https://www.priv.gc.ca/en/about-the-opc/>



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