



Mercedes-Benz

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Financial Services

MERCEDES-BENZ FINANCIAL SERVICES CANADA CORPORATION PRIVACY POLICY

Last Updated November 15, 2010

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.

THE TYPES OF PERSONAL INFORMATION WE COLLECT AND WHY

When you apply for credit from MBFS, we need to assess your creditworthiness, which is why we must collect personal information from you at that time. The details of the purposes for which we collect your personal information are set out in the credit application, as may be revised from time to time, and are repeated in this Privacy Policy for your convenience. These include:

1. to evaluate your credit and solvency;
2. to make a decision with respect to the application and the possible execution of an agreement, including a contract for lease or financing of a purchase of a motor vehicle;
3. to monitor, record and determine, during the term of such a contract, your compliance with all or part of the obligations contained therein;
4. to answer any questions you might have with respect to the application, any contract you may enter into and the file in general;
5. to record, manage, evaluate and collect, if applicable, any amount owing by you to MBFS;
6. to develop and implement customer programs (as described in greater detail below);
7. to maintain and use the information as a credit history;
8. to meet legal and regulatory requirements.

The personal information you provide will be used and processed by the employees, representatives and agents of MBFS and its worldwide affiliates and assignees who have access to the 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.





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We may require additional personal information about you for the purposes outlined above. 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.

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.

HOW WE USE PERSONAL INFORMATION

MBFS may use all of the information (personal and otherwise) we collect in an aggregated form (i.e. not linked to any identifiable information) in order to study trends, statistical analysis, develop products and programs and otherwise in any way that we feel will advance MBFS business interests.

Customer Programs

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. 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. Please be assured that you will still





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receive important information relating to your contract with MBFS even if you are on our “do not call” list.

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.

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.

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.



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Other Third Parties

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

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.

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 becomes available.

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.

When you visit our Web site, our Web server automatically records the Web site from which you visit us, the pages you actually visit and the date and length of your visit. MBFS uses cookies to follow the preferences of our visitors and optimize our Web site accordingly. Additional personal information is only stored if volunteered by you, for example in the context of a registration, a survey, a contest, an execution of a contract or where you participate in interactive online activities or tools.

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.





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CONTACT US

A copy of your file containing your personal information is physically stored in the office of MBFS.

You may access your file in order to find out what personal information about you is stored by MBFS, and you can correct any personal information which is inaccurate, incomplete or out-of-date. To do this, send a written request to MBFS.

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, you may also contact the Office of the Privacy Commissioner of Canada:

Place de Ville
112 Kent Street, 3rd Floor
Ottawa, ON
K1A 1H3

Call toll free at 1 800 282-1376. www.privcom.gc.ca

