

# FACTS

## WHAT DOES Ralph Automotive, Inc. DBA Ralph Honda 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 depend on the product or service you have with us. This information can include:

- Social Security number and credit score
- credit history and employment information
- income and account balances

When you are no longer our customer, we continue to share your information as described in this notice.

### How?

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Ralph Honda chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ralph Honda share?	Can you limit 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 to report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes –</b> To offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	<b>No</b>	<b>We don't share</b>
<b>For nonaffiliates to market you</b>	<b>No</b>	<b>We don't share</b>

### Questions?

Call 585-225-3200, or go to <http://RalphDoneRight.com/ContactUs>

**Who we are**

<b>Who is providing this notice?</b>	Ralph Automotive, Inc. DBA Ralph Honda
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**What we do**

<b>How does Ralph Honda protect my personal information?</b>	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.
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<b>How does Ralph Honda collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ apply for financing or provide account information</li> <li>▪ give income information or provide employment information</li> <li>▪ show your driver's license</li> </ul>
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<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes—information about your credit worthiness</li> <li>▪ affiliates from using your information to market you</li> <li>▪ sharing for nonaffiliates to market you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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**Definitions**

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Ralph Automotive, Inc. DBA Ralph Honda has no affiliates</i></li> </ul>
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<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Ralph Automotive, Inc. DBA Ralph Honda does not share with Nonaffiliates</i></li> </ul>
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<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>We may participate in Joint Marketing with other financial companies, such as American Honda Finance Corp.</i></li> </ul>
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**Other important information**