

# OUR PRIVACY NOTICE

## Our Commitment

We continually look for ways to add value to our customer relationships and to earn and reward the confidence you have in us. That is why protecting customer information is important to us. This guide explains our policies and practices pertaining to customer information.

## How We Collect Customer Information and The Types We Collect

We collect different types of customer information from a number of sources in meeting your financial products and service needs. We collect customer information to: identify you; learn about your financial situation; help assess requests for financial products and services; and to confirm facts about you. We obtain these types of customer information from a number of sources, such as information:

- You provide in requests for financial services and products (e.g. name, address, phone number).
- We receive from others on your behalf on applications, forms and other means.
- From transactions or experiences with us or others (e.g. the services provided, how you perform on your account)
- From consumer reporting agencies (e.g. credit history)
- From outside sources such as motor vehicle dealers, employers and others (e.g. vehicle financing information, employment status, verification information).

## Protecting Customer Information

Safeguarding customer information is important to us. We protect personal information we collect about you by maintaining physical, electronic, and procedural safeguards that meet or exceed applicable law. These safeguards are in place to maintain the accuracy of customer information and to protect it from loss, misuse, or alteration. Customer information is accessible only by appropriate personnel who have a business need for the information. We provide training and communication programs to educate our personnel about the meaning and requirements of this privacy policy.

## How We Use Customer Information

We use customer information in order to: fulfill your requests for financial products and services, such as vehicle financing; administer your account with us; develop new financial products and services of value to you; and to comply with legal requirements. We also use customer information to determine which products or services might be of interest to you. We may make these products and services available to you directly or through cooperation with others. In striving to serve you, we sometimes share customer information with others.

## Sharing Information With Unrelated Companies

In order to provide you with the services requested and with other valuable financial products and services, we also share customer information with other companies. While we reserve the right to share any of the information we collect, the amount and type of information we share depends in part on the products or services to be provided and our relationships with these unrelated

companies. Unrelated companies receiving customer information from us have entered or will enter agreements with us to protect the information they receive before information is provided. These agreements also limit the use of the information to providing services we request. Unless an agreement to protect customer information is in place, we do not share customer information with other companies except as permitted by law. We may share the customer information we collect about present and former customers with the following types of companies:

- Select financial services providers who participate in joint marketing programs with us: such as motor vehicle dealers providing vehicle financing.
- Financial service providers and non-financial companies who provide services for us or on our behalf, such as companies that help us service accounts.
- Others, such as independent contractors or suppliers.

## Information About Your Choices

We're dedicated to serving your needs and to respecting your choices related to privacy. We have described the importance of customer information, how we get it, and how we use it. We have indicated that we may share customer information with other unrelated companies, along with our reasons for sharing. No action is required to continue receiving the benefits of information sharing. However, if at any time you prefer that we not share customer information, you may instruct us not to share customer information about you ("opt out"). You may do so by completing the attached form, marking the selection and mailing it to us at the address shown.

For accounts with more than one account holder, we will treat an opt out election by one account holder to apply to all holders on the account. We will treat an opt out election by customers with more than one account to apply only to the accounts listed.

## Sharing With Unrelated Companies

If you prefer that we not share information about you with unrelated companies (other than disclosures permitted by law), you may instruct us not to make those disclosures. If you wish to opt out of our customer information sharing with these unrelated companies, check the box next to "Do not share with unrelated companies". Selecting this option will prevent us from sharing customer information with unrelated companies for their own independent business uses. It is important for you to know that even if you opt out, we will continue to share customer information under circumstances permitted by law. Permitted circumstances include, among others, our ability to: service your account; carry out the service or product requested; report our experiences; protect our business against fraud and unauthorized transactions; offer financial products and services jointly with other financial service providers; and carry out other authorized activities.

## How To Notify Us And Make Your Choices Known

Make your opt out choices known by completing the following form. Supply all the requested information, check the appropriate boxes and mail the completed form to us at the address shown. Please complete the form carefully. We will not be able to honor opt out requests received on forms with information missing, forms with inaccurate information, or properly completed forms sent to any address other than the one shown on the attached form.

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Customer Name (Printed)

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Customer Signature

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Customer Street Address

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City State Zip

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Social Security Number

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Account Number

Do not share with unrelated companies.

Please Mail Your Request To:

Nicholas Financial, Inc.  
Opt Out Processing  
2454 McMullen Booth Rd.  
Bldg. C, Suite 501B  
Clearwater, FL 33759

**NICHOLAS FINANCIAL, INC.**  
2454 McMullen booth Road  
Building C, Suite 501B  
Clearwater, FL 33759



**NICHOLAS FINANCIAL, INC.**

**Privacy Policy**