

VW CREDIT, INC.

VW CREDIT, INC. CANADIAN PRIVACY REQUIREMENTS POLICY

This VW Credit, Inc. Canadian Privacy Requirements Policy (“**Policy**”) applies if a third party (“**Supplier**”) is providing services, products, or materials to VW Credit, Inc. (“**VCI**”) and will need to access Canadian Personal Information controlled by VCI in connection with the Agreement between VCI and Supplier (the “**Agreement**”). If Supplier, its personnel, and any of its affiliates or subcontractors access “**Personal Information**” as defined under the Personal Information Protection and Electronic Documents Act (Canada) (“**PIPEDA**”), or under substantially similar provincial legislation (collectively, “**Canadian Privacy Laws**”), this Policy contains specific requirements relating to accessing VCI held Canadian Personal Information. This Policy is incorporated by reference into the Agreement. This Policy applies only to the Personal Information of VCI and is not meant to impose any right or obligation on Supplier in the processing of Supplier’s own Personal Information, or the Personal Information of Supplier’s other clients.

Supplier’s obligations under the Agreement with respect to VCI Data (as defined in the VW Credit, Inc. Information Security Policy) and Personal Information, Supplier agrees that it will:

- keep all confidential information of VCI or its affiliates that includes Personal Information (as such term is defined under Canadian Privacy Laws, “**Personal Information**”) strictly confidential and will only collect, use and disclose Personal Information to others only on a need to know basis and in strict compliance with Canadian Privacy Laws;
- require any Supplier personnel who will have access to the confidential information of VCI or its affiliates to first enter into an agreement with the Supplier with confidentiality and privacy obligations that are at least as stringent as those in the Agreement;
- maintain technical, physical and administrative safeguards for Personal Information that it collects, uses, or handles consistent with the requirements in the Agreement, industry best-practices, and the requirements of Canadian Privacy Laws to:
 - ensure the security and confidentiality of Personal Information,
 - protect against anticipated threats or hazards to the security or integrity of Personal Information, and
 - protect against unauthorized access to, use or disclosure of, Personal Information;
- establish and maintain any additional controls and safeguards to protect Personal Information from unwarranted disclosure as required for VCI and its affiliates to comply with Canadian Privacy Laws;
- not sell, overlay or merge any Personal Information with any data other than as necessary to fulfill its obligations under the Agreement;
- not use any information it obtains to create, test, promote, market, sell or license Supplier’s products or services other than those explicitly agreed upon in writing by VCI or its affiliates;

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- allow any customer of VCI or its affiliates to opt out or opt in to receiving marketing information from Supplier, and handle the associated information as needed based upon direction from the customer; and
- only store such information on Supplier’s servers located in the United States or Canada, unless otherwise agreed upon in writing by VCI and in accordance with “An Act to promote the efficiency and adaptability of the Canadian economy by regulating certain activities that discourage reliance on electronic means of carrying out commercial activities, and to amend the Canadian Radio-television and Telecommunications Commission Act, the Competition Act, the Personal Information Protection and Electronic Documents Act and the Telecommunications Act”, otherwise known as CASL or Canada’s Anti-Spam Law;
 - notify VCI immediately of a breach involving Personal Information and cooperate fully with VCI, its affiliates, or any Regulator (as defined in the VW Credit, Inc. Vendor Risk Management Policy) or law enforcement agency/personnel to investigate any such breach;
 - cooperate fully with VCI, its affiliates, or any Regulator in the event of a complaint made by an individual to a Regulator, and
 - comply with all laws, including Canadian Privacy Laws, applicable to Supplier.