

Daimler Truck Financial

Privacy Policy

Daimler Truck Financial, a business unit of Mercedes-Benz Financial Services Canada Corporation. ("DTF") 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.

THE TYPES OF PERSONAL INFORMATION WE COLLECT AND WHY

When you apply for credit from DTF, 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 DTF;
- (6) to develop and implement customer programs (as described in greater detail below);
- (7) to maintain and use the information as a credit history; and
- (8) to meet legal and regulatory requirements.

The personal information you provide will be used and processed by the employees, representatives and agents of DTF 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 DTF will enter into a contract for lease or financing with you or to answer any questions you might have.

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 DTF is properly compensated under the insurance policy. This information will not be shared with any third parties.

2680 Matheson Blvd. East, Ste. 500
Mississauga, Ontario L4W 0A5
Phone 800.387.6603
Fax 1-877-842-0967
www.daimlertruckfinancial.ca

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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

DTF 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 anyway that we feel will advance DTF's 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. We may also provide your personal information to the vehicle manufacturer so that it can contact you about its offers or promotions. This contact may be by telephone, postal mail or email. If you do not wish to receive any of these offers or promotions from us, or if you do not wish us to provide your personal information to the vehicle manufacturer so that it can contact you about its offers or promotions, please call 1-800-361-4680 and you will be placed on our internal "do not call" list. Please be assured that you will still receive important information relating to your contract with DTF even if you are on our "do not call" list.

DTF 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 DTF. 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

DTF discloses your personal information in the following limited circumstances.

Supporting the Credit Approval Process

Personal information that DTF 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, vehicle manufacturers, motor vehicle retailers or 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.

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Third Party Agents

DTF 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. DTF may also employ third party service providers located in the United States to perform functions on its behalf and as a result, personal information may be stored and processed in that country and that country's courts, governments or law enforcement agencies could obtain disclosure of such information through that country's laws.

Assignment of Contracts

In the event that DTF assigns all or part of its contracts to a third party for any purpose, including a transfer of DTF's business or securitization of DTF's outstanding loans, DTF 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, DTF does not sell, rent or lease personal information to any third parties.

If required by law, DTF will disclose the personal information that it is obligated to disclose as a result of a valid legal enquiry or order. DTF stores personal information in electronic format on servers located in the United States of America and operated by Mercedes-Benz Financial Services USA LLC. Mercedes-Benz Financial Services USA LLC may be compelled to disclose this information to governmental agencies or security forces in the United States of America if required to do so by US law.

SAFEGUARDING YOUR PERSONAL INFORMATION

DTF 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. DTF's security procedures are continually enhanced as new technology becomes available.

CONTACT US

A copy of your file containing your personal information is physically stored in the DTF Business Centre associated with your Dealer. Your Dealer can provide you with the exact address of the office.

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

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 first contacting our Customer Service Department at the

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Business Centre serving your dealer. 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 Canada Corporation
2680 Matheson Blvd. E, Suite 500
Mississauga, ONL4W 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, ONK1A 1H3

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