

III. FINANCIAL PRIVACY NOTICE

FINANCIAL PRIVACY NOTICE

Effective Date: June 30, 2023

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FACTS	WHAT DOES CARVANA 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: <ul style="list-style-type: none">● Social Security number and driver's license number● account balances and payment history● income, credit history and employment information● vehicle type and identification
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Carvana chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Carvana share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

<p>To limit our sharing</p>	<ul style="list-style-type: none"> • Call (844) 732-2556, or • Email privacypolicy@carvana.com and include the words "Privacy Choices" in the subject line and body of your email. <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing as described above.</p>
<p>Questions?</p>	<p>Call (844) 732-2556 or go to www.carvana.com</p>

Who we are

Who is providing this notice?

Carvana Operations HC LLC and relevant parents, subsidiaries, and affiliates, including: Carvana, LLC; Loan Acceptance FC, LLC; Carvana FAC LLC; and Carvana Insurance Services LLC (together, "Carvana")

What we do

How does Carvana protect my personal information?

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.

How does Carvana collect my personal information?

We collect your personal information, for example, when you

- visit our website
- apply for financing or give us your income information
- provide employment information or give us your contact information
- pay your bills

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>All Carvana affiliates, including Carvana Logistics, LLC and Carvana Shipping & Delivery LLC. DriveTime Car Sales Company, LLC (“DriveTime”) and all institutions in the DriveTime family of companies, including Bridgecrest Acceptance Corporation and Bridgecrest Credit Company, LLC are our affiliates. Our other affiliates include companies with the DriveTime or DT name such as ancillary product and insurance companies including SilverRock Group, Inc., SilverRock Insurance, LLC, and Blueshore Insurance Co.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with could include insurance companies, mortgage companies, credit card companies, and direct marketing companies.</i>
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners could include insurance companies, automobile dealers, and credit card companies.</i>
<p>Other important information:</p>	
<p>California residents: We will not share personal information with nonaffiliates to market to you, except with your express consent. We will limit sharing among our affiliates and joint marketing to the extent required by California law. CA residents are provided a CA notice for additional choices.</p> <p>Vermont residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at https://www.carvana.com/privacy-policy or call (844)732-2556.</p>	

Important Financial Privacy Choices for California Consumers

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choices

Restrict Information Sharing With Companies We Own or Control (Affiliates): Unless you say “No,” we may share personal and financial information about you with our affiliated companies.

NO, please do not share personal and financial information with your affiliated companies.

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services: Unless you say “No,” we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Name: _____

Email Address Associated With Your Account: _____

Signature: _____

Date: _____

To exercise your choices, do one of the following:

(1) Call this toll-free number: (844) 732-2556, or

(2) Email privacypolicy@carvana.com and include the words "Privacy Choices" in the subject line and body of your email. You may attach a copy of this form