

# Notice of Financial Incentive (CCPA)

**Effective Date:** 06/06/2025

**Last Updated:** 06/06/2025

Tricolor Holdings and its affiliates (“we,” “our,” or “the Company”) may offer financial incentives to customers who voluntarily provide certain personal information. This notice explains those financial incentives, including material terms, how to opt in, and your right to withdraw.

## Summary of Financial Incentive

From time to time, we may offer you discounts, special pricing, promotions, or other benefits in exchange for voluntarily sharing your personal information with us. For example, customers may receive:

- A one-time coupon or percentage discount;
- Access to referral rewards or loyalty programs;
- Eligibility for special financing rates or promotions.

These offerings are available only to customers who choose to participate and provide specific categories of personal information as described below.

## Categories of Personal Information Collected

To provide these incentives, we may request or collect:

- Name and contact information (e.g., email address, phone number);
- Vehicle preferences and purchase history;
- Location data;
- Financial information necessary for credit/financing offers;
- Communication preferences or marketing interests.

We do not collect sensitive personal information for purposes of financial incentives unless clearly specified.

## How to Opt In

Participation is voluntary. You may opt in to a financial incentive by:

- Signing up through our website or mobile app;
- Submitting your information during a promotional offer;
- Agreeing to participate in a referral or rewards program.

Each promotion or incentive will include clear instructions on how to opt in.

## How to Withdraw or Opt Out

You may withdraw from any financial incentive at any time by:

- Clicking the “Unsubscribe” or “Opt Out” link provided in our communications;
- Calling the Customer Experience Team at:
  - (888) 448-7426 (Tricolor Auto)
  - (884) 844-2627 (Ganas Auto)
  - (844) 426-2792 (Ganas YA!)
  - (888) 324-9766 (Lucky Lane Motors)
- Contacting us at: [CAT@ganasauto.com](mailto:CAT@ganasauto.com); or
- Updating your preferences in your account settings.

Withdrawal will not affect your eligibility for future offers unless personal information is required to participate.

### Valuation of Consumer Data

Under the CCPA, we are required to explain how the value of the financial incentive is reasonably related to the value of the consumer’s data. We make this determination by considering:

- The expenses related to the offer (e.g., cost of providing discounts, rewards);
- Revenue generated from the collected data (e.g., marketing conversion rates);
- The time, effort, and benefit gained from collecting and using the data.

**Estimated value of data:** Based on our internal analysis, we estimate the value of consumer personal information used in our incentive programs to be between \$0.50 and \$25.00 per consumer per year, depending on engagement level and promotional terms.

### Right to Non-Discrimination

We will not discriminate against you for exercising your CCPA rights. However, if you choose not to provide personal information required for a financial incentive, you may not be eligible to receive that incentive.

### **Contact Information**

For more information about this notice or to exercise your privacy rights, contact us at:

- **Phone (U.S.):** (888) 448-7426 (Tricolor Auto)  
(884) 844-2627 (Ganas Auto)  
(844) 426-2792 (Ganas YA!)  
(888) 324-9766 (Lucky Lane Motors)
- **Email:** [CAT@ganasauto.com](mailto:CAT@ganasauto.com)
- **Mailing Address:** Tricolor Holdings, LLC, 6021 Connection Drive, 4<sup>th</sup> Floor, Irving, TX 75039

You may also review our [Privacy Policy](#) and [Privacy Disclosure](#) for more details about your privacy rights and our data practices.