

FACTS**WHAT DOES GANAS 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:

- Social Security number and income
- Account balances and payment history
- Credit history and transaction or loss history

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 Ganas chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ganas 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	No	We do not share
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	No	We do not share

To limit our sharing

- Call **Ganas +1 (844) 844-2627**. Our menu will prompt you through your choice(s).
- Email us at CAT@ganasauto.com
- Visit: <https://www.ganas.com/en-US/privacy-policy>

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.

However, you can contact us at any time to limit our sharing.

Questions?

Phone: +1 (844) 844-2627

Email: CAT@ganasauto.com

Website: <https://www.ganas.com/en-US/privacy-policy>

Hours: Mon – Sat, 9 AM – 9 PM PST

Who we are	
Who is providing this notice?	Tricolor Auto Group, LLC Tricolor Auto Acceptance, LLC Tricolor California Auto Group, LLC Tricolor California Auto Acceptance, LLC Tricolor Real Estate Services, LLC Flexi Compras Autos, LLC Apoyo Financial, LLC Tricolor Insurance Agency, LLC Tricolor Home Loans, LLC
What we do	
How does Ganas 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 Ganas collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ apply for financing or give us your income information; ■ show your driver's license; and ■ give us your wage statements. <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
How does Ganas deliver privacy notices electronically?	<p>For customers transacting electronically, Ganas delivers privacy notices through its digital platforms, such as our website, customer portal, or mobile application. In these cases, Ganas requires the customer to affirmatively acknowledge receipt of the notice—either by selecting a checkbox, providing an electronic signature, or accepting the terms during the transaction process.</p> <p>We maintain detailed delivery logs, timestamped acknowledgments, and copies of the electronic notices in accordance with our document retention policies. These records are stored securely and may be accessed by the Compliance or IT department in the event of an audit or regulatory request.</p> <p>Customers who do not transact electronically or who withdraw consent for electronic delivery will receive printed copies of the privacy notice by mail to their last known address.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness; ■ affiliates from using your information to market to you; and ■ sharing for nonaffiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing on an account I hold jointly with someone else?	If you hold a joint account, your privacy choices will apply to all account holders.
Consumer and Customer State Privacy Rights	
Your State Privacy Rights	Depending on your state of residence, you may have additional rights regarding your personal information under state privacy laws. This section supplements the information provided elsewhere in this Privacy Notice and applies solely to residents of California, Colorado, Georgia, Illinois, Nevada, New Mexico, Tennessee, and Texas.

<p>California Residents (CCPA/CPRA)</p>	<p>If you are a California resident, you have additional rights under the California Consumer Privacy Act, as amended by the California Privacy Rights Act (CCPA/CPRA), including the right to:</p> <ul style="list-style-type: none"> ■ Know what personal information we collect, use, and disclose; ■ Request deletion of your personal information; ■ Correct inaccurate personal information; ■ Opt out of the “sale” or “sharing” of your personal information; and ■ Limit the use and disclosure of sensitive personal information. <p>We do not sell or share personal information as defined under California law. We also do not disclose personal information to third parties for cross-context behavioral advertising.</p> <p>To submit a request, you may:</p> <ul style="list-style-type: none"> ■ Call us at: +1 (844) 844-2627 ■ Email the Customer Advocacy Team at: CAT@ganasauto.com <p>You may designate an authorized agent to make a request on your behalf. We will not discriminate against you for exercising your privacy rights.</p>
<p>Colorado Residents (CPA)</p>	<p>If you are a resident of Colorado, you have the right to:</p> <ul style="list-style-type: none"> ■ Access the personal data we collect about you; ■ Correct inaccuracies in your personal data; ■ Request deletion of your personal data; ■ Obtain a portable copy of your personal data; ■ Opt-out of the processing of your personal data for targeted advertising, sale, or profiling. <p>We do not sell your personal data or engage in profiling in furtherance of decisions that produce legal or similarly significant effects. To submit a request, use the contact methods listed above.</p>
<p>Illinois Residents (BIPA)</p>	<p>If we collect biometric information, such as fingerprints or facial recognition data, we will:</p> <ul style="list-style-type: none"> ■ Inform you in writing of the specific purpose and length of time for which biometric data is being collected, stored, and used; ■ Obtain your written consent before collecting or disclosing your biometric data; ■ Store, transmit, and protect biometric data using reasonable standards of care; ■ Retain biometric data only as long as necessary and permanently delete it in accordance with a documented retention schedule. <p>As of the date of this notice, Ganas does not collect biometric data.</p>
<p>Nevada Residents (NRS 603A)</p>	<p>Nevada residents may request that we not sell their personal information, even if we do not currently sell it. While Ganas does not sell personal information, you may submit an opt-out request by calling our Customer Advocacy Team at +1 (844) 844-2627 or emailing CAT@ganasauto.com.</p>
<p>Tennessee Residents (TIPA – Effective July 1, 2025)</p>	<p>Beginning July 1, 2025, Tennessee residents will have rights under the Tennessee Information Protection Act (TIPA), including the right to:</p> <ul style="list-style-type: none"> ■ Confirm whether we process your personal data; ■ Access and delete your personal data; ■ Obtain a portable copy of your data; ■ Opt out of the sale of personal data, targeted advertising, and profiling. <p>We will update this Privacy Notice before TIPA goes into effect to reflect your rights and how to exercise them.</p>

Texas, New Mexico, and Georgia Residents	While your state does not currently provide specific consumer privacy rights beyond federal protections, Ganas is committed to handling your personal information in a transparent and secure manner in accordance with federal law and our internal privacy practices.
Submitting a Request	<p>The following methods are available to all customers seeking to exercise privacy rights granted under federal or state law:</p> <p>To exercise your rights under applicable privacy laws, you may:</p> <ul style="list-style-type: none"> ■ Phone: +1 (844) 844-2627 ■ Email: CAT@ganasauto.com ■ Designate an Authorized Agent: You may appoint someone to act on your behalf, subject to identity and authority verification. <p>We will respond to all verified requests in accordance with applicable timelines and legal requirements.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a Tricolor name and motor vehicle sales and financial companies such as Ganas Ya!.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ■ <i>Ganas does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<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>Ganas does not jointly market.</i>
Sensitive Personal Information	<p>A category of personal information that requires heightened protection due to its nature.</p> <ul style="list-style-type: none"> ■ <i>It may include your Social Security number, financial account login credentials, driver's license number, or precise geolocation.</i>