

Online Privacy Policy for GMAC Financial Services

Overview of Online Privacy Policy for GMAC Financial Services

You take online privacy seriously and so does GMAC Financial Services. We are a group of companies committed to protecting the personal information of visitors to our web sites and web pages. This policy is one way of sustaining your trust in our companies, our products and our services.

This Online Privacy Policy applies only to the GMAC Financial Services web sites and web pages from which you directly linked to this policy. This Policy applies only to the collection, use and sharing of information you provide online.

Our Online Privacy Policy describes the information we collect from and about you during your visit to our web sites and web pages. Our privacy policy also describes how we use information about you, whom we share it with, and how we protect it.

Our web sites and web pages may contain links to third party sites not controlled by GMAC Financial Services or covered by this Online Privacy Policy. We recommend that you check the privacy statement of other sites you visit before providing any personal information.

GMAC Customers: Once you become a customer of GMAC Financial Services, and annually thereafter while you remain a customer of GMAC Financial Services, we will provide you a Privacy Notice describing our privacy practices related to the collection and sharing of personal information about our customers, as required by law.

What Personal Information does GMAC Financial Services Collect Online?

We collect personal information about you from the information you provide to us when you visit our web sites and web pages.

The information will depend on the GMAC Financial Services web site or web page you visit. This information may include:

- name,
- address,
- social security number in whole or in part,
- telephone number,
- GMAC account number,
- account number at a bank or other financial institution, type of bank account, and the name of the bank or other financial institution,
- demand note number,
- email address,
- email referral information,
- date of birth,
- current residential information including mortgage or rent payments,
- employment information, and
- income information.

How Do You Use the Personal Information You Collect About Me Online?

We use the personal information we collect online to process your request for services, products or information. For example, we may use the information you provide when you complete an online GMAC Express Credit Application to process and evaluate your application. If you complete a GMAC Insurance quote form, we may use the information you provide to develop an accurate quote for you. If you request product information, we may use the information you provide to mail you information you request.

We may also use the information we collect for analytic purposes, market research or for marketing purposes, as allowed by law.

Do You Share the Personal Information You Collect About Me Online?

We may share some of the information we collect about you to third parties, such as companies performing services on our behalf, to provide the products or services you have requested.

We may share information we collect about you with companies with whom we have formal agreements to offer you financial products and services.

We may also share information about you with our affiliates (other companies in the GMAC family) and with non-affiliates for analysis, market research and marketing purposes, as allowed by law.

We may disclose your personal information as otherwise permitted or required by law.

Any company with which we share information about you for the above purposes is contractually required to comply with confidentiality standards.

Do You Use Cookies or Other Online Technologies to Collect Information About Me?

When you browse or visit one of our web sites, we may store certain information on your computer. This information may be in the form of a small text file called a "cookie" and can help us to tailor our sites to your individual preferences and save you time if you visit the site again. For example, cookies may include the country webpage you prefer or your language preference. Where specific programs associated with our web sites require a user ID and password, you have the option of requesting that we save your user ID and password so that you will not have to re-enter that information the next time you access the web site. This is accomplished by the placement of a cookie on your computer.

We may also use cookie technology or other online tracking technologies, like web beacons, to gather information about your visit to our web sites. This information allows us to measure site activity and to improve your experience on our sites and may include the time and length of your visit, the web pages you look at on our sites, the web site you visited just before coming to ours and your internet service provider. If we provide you a link from a GMAC Financial Service site to another site, we may track the fact that you navigated to that other site from ours, and we may track your activity while on that site. This will help us understand which links are helpful to you when you visit our site, and will help us provide you with links that may be of interest to you, when you visit our site again.

How Can I Change or Update the Personal Information You Collected About Me Online?

If you have questions about information you provided on a GMAC Financial Services web site or web page, call the phone number or select the "Contact GMAC" link provided on the specific web page, so that we may assist you.

What Steps Do You Take to Protect Personal Information About Me?

We restrict access to the information obtained from our web sites and web pages to our employees, agents and contractors. We maintain physical, electronic and procedural safeguards designed to protect your personal information.

Will You Make Changes to this Privacy Policy?

This policy is effective August 10, 2009. We reserve the right to alter this privacy policy at our discretion. Any change to this policy will be posted on our web sites in a timely manner.