

Financial Privacy Policy

Your privacy is important to Carvana.

Rev May 2018

FACTS	WHAT DOES CARVANA, LLC ("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 income account balances and payment history credit history and employment information 	
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
To limit our sharing	<ul style="list-style-type: none"> Call (844) 732-2556, or Email privacypolicy@carvana.com and include the words "Opt Out" 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.</p>	
Questions?	Call (844) 732-2556 or go to www.carvana.com	

Page 2	
Who we are	
Who is providing this notice?	<i>Carvana, LLC (“Carvana”)</i>
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?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • visit our website • apply for financing or give us your income information • provide employment information or give us your contact information • pay your bills <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</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 • 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 for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>DriveTime Car Sales Company, LLC (“DriveTime”) and all institutions in the DriveTime family of companies; Bridgecrest Acceptance Corporation (“Bridgecrest Acceptance”); Bridgecrest Credit Company, LLC (“Bridgecrest Credit”); Driver’s Seat, LLC and DS Nominee Titleholder, LLC (together, “Driver’s Seat”), are affiliates. Our other affiliates include companies with the DriveTime or DT name; financial companies, such as GFC Lending, LLC d/b/a GO Financial; insurance companies such as SilverRock Group, Inc., SilverRock Insurance, LLC, Motion Telematics, LLC and nonfinancial companies, such as GO Auto Exh LLC.</i>
Nonaffiliates	<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>
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>Our joint marketing partners could include insurance companies, automobile dealers and credit card companies.</i>

Other important information

California residents: We will not share personal information with nonaffiliates to market to you, except with your express consent. We will not share your personal and financial information with affiliates or joint marketing companies, if you instruct us not to do so. To limit our sharing with affiliates and joint marketing companies, please send an email to privacypolicy@carvana.com and include the words “Opt Out” in the subject line and body of your email, or call us at (844)732-2556.

Vermont residents: We will not share personal information with nonaffiliates to market to you, or share consumer report information about you with affiliates or joint marketing companies, except with your express consent.