Website User Agreement and Privacy Statement

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General Information

This Website User Agreement and Privacy Statement shall be deemed to have been made in the State of Michigan, United States of America, and shall be interpreted, and the rights and liabilities of the parties hereto determined in accordance with laws of the State of Michigan, U.S.A., without regard to conflicts of law principles. The parties consent to the exclusive jurisdiction of the State and Federal Courts for the County of Oakland, Michigan, United States, for the determination of any claim or controversy between the parties and arising out of or relating to this Website User Agreement and Privacy Statement. Both parties hereby consent to the jurisdiction of the Michigan Courts and waive any objections as to personal jurisdiction or as to the laying of venue in such Courts due to inconvenient forum or any other basis.

If any part of this Website User Agreement and Privacy Statement is determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provisions will be deemed superseded by valid, enforceable provisions that most closely match the intent of the
original provisions of this Website User Agreement and Privacy Statement, and the remainder of the Website User Agreement and Privacy Statement shall continue in effect.

**Privacy Statement**

Credit Acceptance Corporation understands that your privacy is important and recognizes your right to know how we collect and use information. There are instances where site visitors may volunteer personally identifiable information ("Information") in order for Credit Acceptance to provide site visitors with a service, such as the Become a Dealer or Start Your Credit Approval service. This Information is collected and stored in a manner appropriate to the nature of the request, as determined by Credit Acceptance. This Information may be provided to subsidiaries and divisions of Credit Acceptance for use on behalf of Credit Acceptance in accordance with the terms and conditions of the particular service. We may store this Information and use it for marketing research and other marketing purposes, which may include sharing it with our subsidiaries.

Information obtained under the Become a Dealer service may also be provided to non-affiliated third parties, such as car dealers or other financial service providers.

If you become a consumer or customer, as those terms are defined in the Gramm Leach Bliley Act, we will treat your non-public personal information as described in the Privacy Notice found on the Customer page of this website, under the Your Credit and Privacy tab.

**Collecting and Sharing Website User Data**

While visiting this website, we may collect and store the name of your Internet service provider, operating system, user agent, the browser (including available plug-ins and browser functionality and version) and type of machine you are using, screen resolution, the IP address, location, the website that referred you to us, the pages you request and the date and time of those requests. We use this data to generate statistics and measure site activity to improve the usefulness of customer visits.

In addition, we may share some or all of this data with third parties including Google Analytics and Qualtrics for the purpose of generating statistics, improving site performance and usability, and for generating surveys to measure site functionality.

**Use of Cookies and Tracking User Traffic**

Cookies are pieces of information that a website transfers to an individual's hard drive for record-keeping purposes so that we may track site and user activity. The use of cookies is an industry standard and you will find them at most major websites. By showing how and when visitors use the site, cookies help Credit Acceptance to track those areas of our site that are popular and which areas are not. Many improvements and updates to the website are based on such data as total number of visitors and pages viewed.
In addition to the uses described above, we may use cookies, beacons, embedded scripts, etags and/or HTML5 to track browsing activities conducted with your device, we may partner with Google Analytics or other third parties to deliver advertisements that may be of interest of you, and we may monitor activities on our own website and other websites. If you do not wish to receive this type of advertising from us you can opt out using the DoubleClick Opt Out page or the Network Advertising Initiative Opt Out page. Please be aware that your opt-out applies only to ads based on your browsing activities. After you opt-out, you may continue to receive online advertising, but it will not be targeted to your interests.

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Modifications Of The Website User Agreement and Privacy Statement

Credit Acceptance reserves the right to change this Website User Agreement and Privacy Statement at any time by revising the terms and conditions herein. The website visitor is responsible for regularly reviewing these terms and conditions which have been or will be published on the website.

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This Website User Agreement and Privacy Statement was last updated June 17, 2019.