

Notice at Collection of Personal Information (CCPA)

Effective Date: 06/06/2025

Last Updated: 06/06/2025

Tricolor Holdings, Inc. and our wholly owned subsidiaries ("Company," "we," "us," or "our") collect certain personal information from you to support our business operations and provide services. This Notice at Collection is provided in accordance with the California Consumer Privacy Act (CCPA), as amended by the California Privacy Rights Act (CPRA).

This notice explains:

- **Why we collect it**
- **Whether we sell or share it**
- **How long we retain it**
- **Your privacy rights**
- **What categories of personal information we collect**

Sale or Sharing of Personal Information

We **do not** sell your personal information for money. We may **share** your information with service providers, such as data processors or fraud prevention partners, as necessary to fulfill business purposes in compliance with applicable laws.

If you are a California resident and would like to opt out of the sharing of your personal information, you may email our Customer Advocacy Team at: CAT@ganasauto.com.

Data Retention

We retain personal information only as long as is reasonably necessary to achieve the purposes described in the table below, or as required by law, regulation, or contractual obligations. Specific retention periods for each data category are listed above.

Privacy Policy & Consumer Rights

To learn more about your rights under the CCPA—including your rights to access, correct, delete, or limit the use of your personal information—please review our Privacy Policy or contact us directly 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
- **Mailing Address:** Tricolor Holdings, LLC, 6021 Connection Drive, 4th 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.

When You Receive This Notice

This notice is provided **at or before the time we collect** your personal information, including when you apply for credit, use our mobile app, or interact with our customer service or sales teams.

Acknowledgment

By continuing to interact with us or use our services, you acknowledge this Notice at Collection and our Privacy Policy.

Categories of Personal Information We Collect

We may collect the following categories of personal information from you:

Category	Examples	Purpose of Collection	Sold or Shared?	Retention Period
Identifiers	Name, phone number, email, mailing address, Social Security number, driver's license	Account setup, loan processing, customer support, fraud prevention	Not Sold; May be Shared for business purposes	Retained for duration of account + 7 years
Commercial Information	Vehicle purchases, financing history, payment records	Loan servicing, collections, compliance reporting	Not Sold or Shared	Retained for duration of account + 7 years
Geolocation Data	GPS data from vehicle tracking devices	Repossession coordination, vehicle recovery, fraud prevention	Not Sold or Shared	Retained for the duration of active loan or tracking relationship
Audio, Visual, or Electronic Data	SecureClose video recordings, call recordings	Transaction validation, quality assurance, compliance documentation	Not Sold or Shared	Retained for up to 5 years unless required longer
Internet or Network Activity	Browsing or interaction with our website or mobile app	Improving user experience, marketing analytics	Not Sold; May be Shared with analytics providers	Retained up to 2 years
Inferences Drawn	Credit risk or fraud scores	Loan eligibility, risk modeling	Not Sold or Shared	Retained for duration of account