

Privacy Policy

1. The Effective Date of this Privacy Policy is January 1, 2020. It was last updated on September 11, 2026.
2. **Who We Are.** Merchants Automotive Group, LLC, d/b/a Merchants Fleet (“**Merchants Fleet**,” “**we**,” “**us**,” or “**our**”) provides customized fleet management and leasing solutions for commercial businesses and government agencies. We provide a variety of services and solutions for our customers. We also maintain a publicly accessible website at <https://merchantsfleet.com> (“**Site**”). Through our Site, we provide information and resources, allow customers and users of our Site to contact us, and allow our customers to log into and access our TotalView online portal (“**Services**”).

We understand that privacy is exceptionally important to the individuals that use our Site and Services (“**you**” or “**your**”). The purpose of this Privacy Policy is to plainly and transparently disclose to you how we collect, use, store, and share information, and how we attempt to safeguard the data you provide to us. We are committed to securing data that we collect concerning you and complying with applicable data protection and privacy laws. We take steps to safeguard your information and communications from unauthorized intrusions and access. By using or accessing our Site or Services in any manner, you acknowledge that you accept the practices and policies outlined below, and you hereby consent that we will collect, use, store, and share your information as described in this Privacy Policy.

3. **How To Contact Us.** Please contact us at any time using the following information with any questions or concerns about this Privacy Policy, or to exercise any of your rights under this Privacy Policy or applicable law.

Merchants Fleet
14 Central Park Drive
First Floor
Hooksett, NH 03106
P: 855.729.6713
Email: leasecontact@merchantsfleet.com

4. **Protecting Your Privacy Generally.** We take measures to monitor and update our privacy and data collection and storage policies and procedures to consistently meet or exceed industry security standards.
 - 4.1. USA. Our servers are located in the United States. Any information collected through our Site is stored and processed in the United States. If you use our Site or otherwise provide us with information from outside of the United States, you understand that your data will be transferred to, processed and stored in the United States.

- 4.2. Industry Standard Protection. We utilize industry-standard security measures to safeguard the information we collect, maintain, and use. These measures include technical and procedural steps to protect your data from misuse, unauthorized access or disclosure, loss, alteration, or destruction. However, Merchants Fleet does not guarantee the performance or adequacy of such security measures.
- 4.3. Limitation on Access. Access to any information we collect, and store is generally restricted to those employees and/or contractors who require it to perform a job or other contracted function. We require vendors and contractors we work with to use reasonable, industry standard protocols to maintain the confidentiality, security, and integrity of information.
- 4.4. Children. We do not intentionally collect any personal information from children under the age of sixteen (16). If you are under sixteen (16), please do not use our website or provide personal information to us. If you wish to provide information to us and are under sixteen (16) years old, we first need verifiable parental consent. If we discover any personal information about children under sixteen (16) has been collected without verifiable parental consent, we will immediately delete the information. If you are a parent or legal guardian of a child under sixteen (16) and believe that a child has provided us with their personal data, please contact us at leasecontact@merchantsfleet.com or the mailing address provided in Section 2 above.
- 4.5. Selling Data. We do not rent or sell your information to anyone. We may share your information with subsidiary companies within our corporate group.

5. **Why We Collect and How We Use Your Information**. We collect and share information from the users of our Site and Services to manage our contractual relationships, comply with legal obligations and/or because we have a legitimate business interest to do so. We collect and share information to: (a) provide our Site and Services; (b) provide information about our Services; (c) provide information about data security and privacy; (d) learn more about our customer's preferences; (e) enhance, personalize and support your experience on our Site; (f) enhance and develop our products and Services based on your direct comments and/or on the pages or information you view on our Site; (g) communicate with you; and (h) analyze the traffic to our Site.

We may provide you with the opportunity to consent to receive commercial email from us related to our products, services, or other information we believe you may be interested in receiving when you seek information from us. We will give you the opportunity to opt-out from receiving any unsolicited information from us or to limit the unsolicited information you receive from us to information regarding our products and/or Services, or other information you have specifically requested. *No mobile information will be shared with third parties/affiliates for marketing/promotional purposes. All other categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.*

6. Collection of Information. We collect and process the following information about you:

Information you give to us	Information we collect from you	Information we collect from you with third-party processors
You provide information to us when you affirmatively provide it to us. For example, you provide information each time you: (a) request, obtain, or purchase products or services from us; (b) download any information from our Site; (c) fill out a form on our Site to contact us with an inquiry; (d) correspond with us by phone, e- mail or otherwise; (e) use our online Services and/or Site; (f) provide us with information requested by us for the verification of your identity; and (g) when you report a problem with our Site. We may also collect information about you when you participate in or register for one of our promotions, events, or surveys. The type of information you give us may include your: 1. Contact information (name, company name, title, mailing address, telephone, electronic mail address, facsimile address); 2. Shipping information; 3. Inquiry information; 4. Business industry;	Each time you visit our Site, we may automatically collect the following information: 1. Technical information, including the Internet protocol (“IP”) address used to connect your computer to the Internet, browser type and version, location information, time zone setting, browser plug-in types and versions, operating system and platform; and 2. Information about your visit, including the full Uniform Resource Locators (“URL”) clickstream to, through and from our Site (including date and time), pages you looked at or searched for, and the products and services you have viewed, ordered or searched including, page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling, clicks, and mouse-overs), and methods used to browse away from the page and any phone number used to call us. More information on our use of cookies is	We also collect information about you using the following third-party sources: 1. We utilize the Pardot tool provided by salesforce, which is a marketing automation tool designed for business-to-business marketing. This tool allows us to track prospects, sales, and engagement history with our customers. It also allows us to create emails. To learn more about this tool, visit https://www.salesforce.com/company/legal/privacy/. 2. We require our third-party vendors to have industry standard security protocols and remain in compliance with all applicable laws. 3. We use this information to improve our sales process and communication with our customers and prospective customers. We also use this information to improve your experience on our

5. Fleet size; 6. Subject of any content downloaded; 7. Desired lease term; 8. Current program used; 9. Service Interest; 10. Vehicle Types; 11. General comments; and 12. Communications to and from you. This information will be used in accordance with the purposes described in this Privacy Policy and in any applicable privacy notice provided to you at the time at which it was collected, subject to any preferences you affirmatively provide to use. Further details of how to update your preferences are provided below.	provided below. More use of third-party tools used to collect information is provided in the column to the right. 3. We record and compile aggregate demographic data related to our users in order to manage the Services offered. We collect and analyze data about the use of the Site to improve service and to improve user experience. As set forth in the section on cookies below; we also use other externally hosted services (e.g. Google Analytics) to collect data.	Site(s).
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7. Cookies.

This website uses cookies. We use cookies to personalize content and ads, to provide social media features and to analyze our traffic. We also share information about your use of our site with our social media, advertising and analytics partners who may combine it with other information that you've provided to them or that they've collected from your use of their services.

Cookies are small text files that can be used by websites to make a user's experience more efficient.

The law states that we can store cookies on your device if they are strictly necessary for the operation of this site. For all other types of cookies we need your permission.

This site uses different types of cookies. Some cookies are placed by third party services that appear on our pages.

You can at any time change or withdraw your consent from the Cookie Declaration on our website.

Learn more about who we are, how you can contact us and how we process personal data in our Privacy Policy.

Please state your consent ID and date when you contact us regarding your consent.

Your current state: Allow all (Necessary , Preferences , Statistics , Marketing)

Your consent ID: Consent date:

Do not sell or share my personal information

Cookie declaration last updated on 07/07/2026 by Cookiebot:

Necessary (16)

Necessary cookies help make a website usable by enabling basic functions like page navigation and access to secure areas of the website. The website cannot function properly without these cookies.

Name	Provider	Purpose	Maximum Storage Duration	Type
__cf_bm [x8]	hsadspixel.net hs-analytics.net hs-banner.com hs-scripts.com hubapi.com hubspot.com linkedin.com www.merchantsfleet.com	This cookie is used to distinguish between humans and bots. This is beneficial for the website, in order to make valid reports on the use of their website.	1 day	HTTP Cookie
_cfuvid	zoominfo.com	This cookie is a part of the services provided by Cloudflare - Including load-balancing, deliverance of website content and serving DNS connection for website operators.	Session	HTTP Cookie
bcookie	linkedin.com	Used in order to detect spam and improve the website's security.	1 year	HTTP Cookie
CookieConsent	consent.cookiebot.com	Stores the user's cookie consent state for the current domain	1 year	HTTP Cookie
cookietest	js.hs-analytics.net	This cookie is used to determine if the visitor has accepted the cookie	Session	HTTP

		consent box.		Cookie
li_gc	linkedin.com	Stores the user's cookie consent state for the current domain	180 days	HTTP Cookie
rc::a	gstatic.com	This cookie is used to distinguish between humans and bots. This is beneficial for the website, in order to make valid reports on the use of their website.	Persistent	HTML Local Storage
rc::c	gstatic.com	This cookie is used to distinguish between humans and bots.	Session	HTML Local Storage
test_cookie	doubleclick.net	Used to check if the user's browser supports cookies.	1 day	HTTP Cookie

Preferences (1)

Preference cookies enable a website to remember information that changes the way the website behaves or looks, like your preferred language or the region that you are in.

Name	Provider	Purpose	Maximum Storage Duration	Type
lidc	linkedin.com	Registers which server-cluster is serving the visitor. This is used in context with load balancing, in order to optimize user experience.	1 day	HTTP Cookie

Statistics (23)

Statistic cookies help website owners to understand how visitors interact with websites by collecting and reporting information anonymously.

Name	Provider	Purpose	Maximum Storage Duration	Type
__hssc	js.hs-analytics.net	Identifies if the cookie data needs to be updated in the visitor's browser.	1 day	HTTP Cookie
__hsrc	js.hs-analytics.net	Used to recognize the visitor's browser upon reentry on the website.	Session	HTTP Cookie
__hstc	js.hs-analytics.net	Sets a unique ID for the session. This allows the website to obtain data on visitor	180 days	HTTP Cookie

		behavior for statistical purposes.		
_clk	scripts.clarity.ms	Collects data on the user's navigation and behavior on the website. This is used to compile statistical reports and heatmaps for the website owner.	1 year	HTTP Cookie
_clsk [x2]	scripts.clarity.ms scripts.clarity.ms	Registers statistical data on users' behavior on the website. Used for internal analytics by the website operator.	1 day	HTTP Cookie
_cltk	scripts.clarity.ms	Registers statistical data on users' behavior on the website. Used for internal analytics by the website operator.	Session	HTML Local Storage
_ga	www.googletagmanager.com	Used to send data to Google Analytics about the visitor's device and behavior. Tracks the visitor across devices and marketing channels.	2 years	HTTP Cookie
ga#	www.googletagmanager.com	Used to send data to Google Analytics about the visitor's device and behavior. Tracks the visitor across devices and marketing channels.	2 years	HTTP Cookie
bounce	adnxs.com	Determines if a user leaves the website straight away. This information is used for internal statistics and analytics by the website operator.	Session	Pixel Tracker
calltrk-_ga	cdn.callrail.com	This cookie is necessary for the call-tracking functionality used by the website operator – The cookie sets an ID for the specific user, which allows the website's support team to recognize the user when calling their support, as well as seeing the user's navigation on the website.	Persistent	HTML Local Storage
calltrk_landing	cdn.callrail.com	This cookie is necessary for the call-tracking functionality used by the website operator – The cookie sets an ID for the specific user, which allows the website's support team to recognize the user when calling	180 days	HTTP Cookie

		their support, as well as seeing the user's navigation on the website.		
calltrk_nearest_tld	cdn.callrail.com	This cookie is necessary for the call-tracking functionality used by the website operator – The cookie sets an ID for the specific user, which allows the website's support team to recognize the user when calling their support, as well as seeing the user's navigation on the website.	3600 days	HTTP Cookie
calltrk_referrer	cdn.callrail.com	This cookie is necessary for the call-tracking functionality used by the website operator – The cookie sets an ID for the specific user, which allows the website's support team to recognize the user when calling their support, as well as seeing the user's navigation on the website.	180 days	HTTP Cookie
calltrk_session_id	cdn.callrail.com	This cookie is necessary for the call-tracking functionality used by the website operator – The cookie sets an ID for the specific user, which allows the website's support team to recognize the user when calling their support, as well as seeing the user's navigation on the website.	180 days	HTTP Cookie
calltrk-calltrk_landing	cdn.callrail.com	This cookie is necessary for the call-tracking functionality used by the website operator – The cookie sets an ID for the specific user, which allows the website's support team to recognize the user when calling their support, as well as seeing the user's navigation on the website.	Persistent	HTML Local Storage
calltrk-calltrk_referrer	cdn.callrail.com	This cookie is necessary for the call-tracking functionality used by the website operator – The cookie sets an ID for the specific user, which allows the website's support team to recognize the user when calling	Persistent	HTML Local Storage

		their support, as well as seeing the user's navigation on the website.		
calltrk-calltrk_session_id	cdn.callrail.com	This cookie is necessary for the call-tracking functionality used by the website operator – The cookie sets an ID for the specific user, which allows the website's support team to recognize the user when calling their support, as well as seeing the user's navigation on the website.	Persistent	HTML Local Storage
hubspotutk	js.hs-analytics.net	Sets a unique ID for the session. This allows the website to obtain data on visitor behaviour for statistical purposes.	180 days	HTTP Cookie
sa-user-id-v4 [x2]	stackadapt.com tags.srv.stackadapt.com	Collects visitor data related to the user's visits to the website, such as the number of visits, average time spent on the website and what pages have been loaded, with the purpose of displaying targeted ads.	1 year	HTTP Cookie
ziwsSession		Collects statistics on the user's visits to the website, such as the number of visits, average time spent on the website and what pages have been read.	Session	HTML Local Storage
ziwsSessionId		Collects statistics on the user's visits to the website, such as the number of visits, average time spent on the website and what pages have been read.	Session	HTML Local Storage

Marketing (44)

Marketing cookies are used to track visitors across websites. The intention is to display ads that are relevant and engaging for the individual user and thereby more valuable for publishers and third party advertisers.

Name	Provider	Purpose	Maximum Storage Duration	Type
__ptq.gif	hubspot.com	Sends data to the marketing platform Hubspot about the	Session	Pixel

		visitor's device and behaviour. Tracks the visitor across devices and marketing channels.		Tracker
__Secure-ROLLOUT_TOKEN	youtube.com	Used to track user's interaction with embedded content.	180 days	HTTP Cookie
__Secure-YEC	www.youtube.com	Stores the user's video player preferences using embedded YouTube video	Session	HTTP Cookie
__Secure-YNID	youtube.com	Used to track user's interaction with embedded content.	180 days	HTTP Cookie
_fbp	connect.facebook.net	Used by Facebook to deliver a series of advertisement products such as real time bidding from third party advertisers.	3 months	HTTP Cookie
_gcl_au	www.googletagmanager.com	Used to measure the efficiency of the website's advertisement efforts, by collecting data on the conversion rate of the website's ads across multiple websites.	3 months	HTTP Cookie
_gcl_ls	www.googletagmanager.com	Tracks the conversion rate between the user and the advertisement banners on the website - This serves to optimise the relevance of the advertisements on the website.	Persistent	HTML Local Storage
_uetsid	bing.com	Used to track visitors on multiple websites, in order to present relevant advertisement based on the visitor's preferences.	Persistent	HTML Local Storage
_uetsid	bat.bing.com	Collects data on visitor behaviour from multiple websites, in order to present more relevant advertisement - This also allows the website to limit the number of times that they are shown the same	1 day	HTTP Cookie

		advertisement.		
_uetvid_exp	bing.com	Contains the expiry-date for the cookie with corresponding name.	Persistent	HTML Local Storage
_uetvid	bing.com	Used to track visitors on multiple websites, in order to present relevant advertisement based on the visitor's preferences.	Persistent	HTML Local Storage
_uetvid	bat.bing.com	Used to track visitors on multiple websites, in order to present relevant advertisement based on the visitor's preferences.	1 year	HTTP Cookie
_uetvid_exp	bing.com	Contains the expiry-date for the cookie with corresponding name.	Persistent	HTML Local Storage
anj	adnxs.com	Registers a unique ID that identifies a returning user's device. The ID is used for targeted ads.	3 months	HTTP Cookie
calltrk-#-assigns-#GUID#	cdn.callrail.com	Unclassified	Persistent	HTML Local Storage
dpm_pxl	dpmsrv.com	Unclassified	400 days	HTTP Cookie
IDE	doubleclick.net	Used by Google DoubleClick to register and report the website user's actions after viewing or clicking one of the advertiser's ads with the purpose of measuring the efficacy of an ad and to present targeted ads to the user.	400 days	HTTP Cookie
LAST_RESULT_ENTRY_KEY	www.youtube.com	Used to track user's interaction with embedded content.	Session	HTTP Cookie
lastExternalReferrer	connect.facebook.net	Detects how the user reached the website by registering their last URL-	Persistent	HTML Local Storage

		address.		
lastExternalReferrerTime	connect.facebook.net	Detects how the user reached the website by registering their last URL-address.	Persistent	HTML Local Storage
LogsDatabaseV2:V# LogsRequestsStore	www.youtube.com	Used to track user's interaction with embedded content.	Persistent	Indexed DB
MUID	bing.com	Used widely by Microsoft as a unique user ID. The cookie enables user tracking by synchronising the ID across many Microsoft domains.	1 year	HTTP Cookie
pagead/1p-user-list/#	google.com	Tracks if the user has shown interest in specific products or events across multiple websites and detects how the user navigates between sites. This is used for measurement of advertisement efforts and facilitates payment of referral-fees between websites.	Session	Pixel Tracker
pardot	www2.merchantsfleet.com	Used in context with Account-Based-Marketing (ABM). The cookie registers data such as IP-addresses, time spent on the website and page requests for the visit. This is used for retargeting of multiple users routing from the same IP-addresses. ABM usually facilitates B2B marketing purposes.	Session	HTTP Cookie
sa-user-id [x2]	stackadapt.com tags.srv.stackadapt.com	Used to track visitors on multiple websites, in order to present relevant advertisement based on the visitor's preferences.	1 year	HTTP Cookie
sa-user-id	stackadapt.com	Used to track visitors on multiple websites, in order to present relevant advertisement based on the	Persistent	HTML Local Storage

		visitor's preferences.		
sa-user-id-v2 [x2]	stackadapt.com tags.srv.stackadapt.com	Used to track visitors on multiple websites, in order to present relevant advertisement based on the visitor's preferences.	1 year	HTTP Cookie
sa-user-id-v2	stackadapt.com	Used to track visitors on multiple websites, in order to present relevant advertisement based on the visitor's preferences.	Persistent	HTML Local Storage
sa-user-id-v3	stackadapt.com	Collects data on the user across websites - This data is used to make advertisement more relevant.	Persistent	HTML Local Storage
sa-user-id-v3	tags.srv.stackadapt.com	Collects data on the user across websites - This data is used to make advertisement more relevant.	1 year	HTTP Cookie
sa-user-id-v4	stackadapt.com	Unclassified	Persistent	HTML Local Storage
ServiceWorkerLogsDatabase#SWHealthLog	www.youtube.com	Necessary for the implementation and functionality of YouTube video-content on the website.	Persistent	Indexed DB
TESTCOOKIESENABLED	www.youtube.com	Used to track user's interaction with embedded content.	1 day	HTTP Cookie
track/pxl/	adsrvr.org	Collects information on user behaviour on multiple websites. This information is used in order to optimize the relevance of advertisement on the website.	Session	Pixel Tracker
uuid	mathtag.com	Collects data on the user's visits to the website, such as what pages have been loaded. The registered data is used for targeted ads.	1 year	HTTP Cookie

uuid2	adnxs.com	Registers a unique ID that identifies a returning user's device. The ID is used for targeted ads.	3 months	HTTP Cookie
VISITOR_INFO1_LIVE	youtube.com	Tries to estimate the users' bandwidth on pages with integrated YouTube videos.	180 days	HTTP Cookie
XANDR_PANID	adnxs.com	This cookie registers data on the visitor. The information is used to optimize advertisement relevance.	3 months	HTTP Cookie
YSC	youtube.com	Registers a unique ID to keep statistics of what videos from YouTube the user has seen.	Session	HTTP Cookie
yt-icons-last-purged	www.youtube.com	Necessary for the implementation and functionality of YouTube video-content on the website.	Persistent	HTML Local Storage
ytidb::LAST_RESULT_ENTRY_KEY	youtube.com	Used to track user's interaction with embedded content.	Persistent	HTML Local Storage
YtldbMeta#databases	www.youtube.com	Used to track user's interaction with embedded content.	Persistent	Indexed DB

Unclassified (13)

Unclassified cookies are cookies that we are in the process of classifying, together with the providers of individual cookies.

Name	Provider	Purpose	Maximum Storage Duration	Type
_zitok	js.zi-scripts.com	Unclassified	1 year	HTTP Cookie
calltrk_fcid	cdn.callrail.com	Unclassified	180 days	HTTP Cookie
calltrk-_ga_0KSCD4X9JG	cdn.callrail.com	Unclassified	Persistent	HTML Local Storage
calltrk-calltrk_fcid	cdn.callrail.com	Unclassified	Persistent	HTML Local Storage

calltrk-hubspotutk	cdn.callrail.com	Unclassified	Persistent	HTML Local Storage
calltrk-integration-data-ttl	cdn.callrail.com	Unclassified	Persistent	HTML Local Storage
dpm_sid	s.dpmsrv.com	Unclassified	1 day	HTTP Cookie
dpm_time_site	s.dpmsrv.com	Unclassified	Session	HTTP Cookie
dpm_uid	s.dpmsrv.com	Unclassified	180 days	HTTP Cookie
dpm_url_count	s.dpmsrv.com	Unclassified	Session	HTTP Cookie
unifiedScriptVerified		Unclassified	Session	HTML Local Storage
vital_first_touch	www.merchantsfleet.com	Unclassified	30 days	HTTP Cookie
ziScriptSession	js.zi-scripts.com	Unclassified	Session	HTML Local Storage

8. **Contact Form.** We do not require users of our Site to register with or provide information to us in order to view the Site(s). Most information contained on the Site is available without supplying personal information. In the event you affirmatively act to provide your information to us, to contact us, to request additional information via the Site, email, or in person; to purchase solutions, or to use the Services, you agree to the terms of this Privacy Policy with respect to the collection and use of your contact and personal information for our legitimate business interests.
9. **Third-Party Service Processors.** To ensure that your personal data receives an adequate level of protection, we have put in place appropriate procedures with the third parties we share your personal data with to ensure that your personal data is treated by those third parties in a way that is consistent with and which respects the applicable laws on data security and privacy.
10. **What Happens If You Don't Provide Your Personal Information?** If you choose to limit the information you provide to us (or, in some circumstances, provide no personal information at all, then we may be unable to provide you with the products, services or information you have expressed an interest in, or which we have a contract to provide to you. We may also be unable to provide you with access to some or all of our Site (or its functionality).
11. **Securing Your Personal Information.** Where we have given you (or where you have chosen) a password which enables you to access certain parts of our Site and/or Services, you are responsible for keeping this password confidential. We ask you not to share a

password with anyone. Unfortunately, however, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal data, we cannot guarantee the security of your data transmitted to our site; any transmission is at your own risk.

- 12. Retaining Your Personal Information.** We will take steps to ensure that the personal information that we hold about you is retained for only as long as it is necessary for the purpose for which it was collected, unless there is a legal reason or other valid reason for which we maintain the information.
- 13. Social Media and Other Websites You Visit.** This Privacy Policy only applies to our Site and does not apply to: (a) any social media posts or comments that you make which are about us or addressed to us on social media platforms or websites (for example, X (formerly Twitter), LinkedIn and Facebook). Any such posts or comments will be shared by you under the terms of the relevant social media platform or website on which they are published; or (b) third-party websites that we may link to, including advertisers. We recommend that you review the terms and conditions and privacy policies of the relevant social media platforms and other websites which you visit, to understand how they use your information.
- 14. Do Not Track and Global Privacy Control.** Some browsers offer “Do Not Track” signals. Because there is not a consistent industry standard for responding to Do Not Track signals, our Site does not currently interpret, respond to, or alter its practices when it receives Do Not Track signals. However, where required by applicable law, we honor legally recognized browser-based opt-out preference signals, such as Global Privacy Control, as requests to opt out of the sale or sharing of personal information or targeted advertising, as applicable.
- 15. How The Law Protects You.** If and to the extent Merchants Fleet transfers personal information from another country into the United States, we do so in compliance with the privacy laws of the originating country and our business, systems and Site are designed to comply with all relevant and appropriate national and international legislation with regards to data protection and user privacy, including (without limitation) the General Data Protection Regulation (“**GDPR**”). The GDPR allows us to collect and use personal information from residents within the European Economic Area (“**EEA**”) only for one or more of the following reasons: (1) to fulfill a contract we have with you; (2) when we have a legal duty; (3) when it is in our legitimate interest; or (4) when you provide consent.
- 16. Your Rights If You Reside in the EEA.** If you reside in the EEA, you have a number of rights under data protection laws in relation to the way we process your personal data. These are set out below. You may contact us directly to exercise any of these rights, and we will respond to any request received from you within one (1) month from the date of the request. In very exceptional circumstances we may need to extend this timescale, but we will always tell you in advance if we do, and our reasons why.

Number	Description of your right
Right 1	A right to access personal data held by us about you, as well as information about how we are using your data.
Right 2	A right to require us to rectify any inaccurate personal data held by us about you.
Right 3	A right to require us to erase personal data held by us about you, and where the personal data has been made public, for other controllers processing the personal data to also erase links to, or copy or replication of, such personal data. This right will only apply where (for example): we no longer need to use the personal data to achieve the purpose we collected it for; or where you withdraw your consent if we are using your personal data based on your consent; or where you object to the way we process your data (in line with Right 6 below).
Right 4	A right to restrict our processing of personal data held by us about you. This right will only apply where (for example): you dispute the accuracy of the personal data held by us; or where you would have the right to require us to erase the personal data but would prefer that our processing is restricted instead; or where we no longer need to use the personal data to achieve the purpose we collected it for, but you require the data for the purposes of dealing with legal claims.
Right 5	A right to receive personal data, which you have provided to us, in a structured, commonly used and machine-readable format. You also have the right to require us to transfer this personal data to another organization at your request.
Right 6	A right to object to our processing of personal data held by us about you (including for the purposes of sending marketing materials to you).
Right 7	A right to withdraw your consent, where we are relying on it to use your personal data (for example, to provide you with marketing information about our services or products). If you have consented to receive communications from us, you can contact us at any time to have your details removed from lists used by us or to update your marketing preferences. Please email leasecontact@merchantsfleet.com and provide your name, email/telephone number/account number in the body of the email, telling us what you would like us to do. You can also click “unsubscribe” on any of our emails, and we will ensure we don’t send you any communications of this nature in future.

If you have any concerns regarding our processing of your personal information or are not satisfied with our handling of any request by you in relation to your rights, please get in touch with our team through the contact information provided in Section 2 of this Privacy Policy. You also have the right to make a complaint to the Information Commissioner's Office ("ICO"). The ICO is the UK's independent body set up to uphold information rights. You can find out more about the ICO on its website at <https://ico.org.uk/>.

Their address is: First Contact Team
Information Commissioner's Office
Wycliffe House
Water Lane, Wilmslow, Cheshire SK9 5AF

- 17. Notice To California Residents.** If you reside in California, you have a number of rights under the California Consumer Privacy Act ("CCPA"), as amended by the California Privacy Rights Act ("CPRA"). These are set out below. You may contact us directly to exercise any of these rights, and we will respond to any request received from you within applicable statutory timeframes. In some circumstances we may need to extend this timescale, but we will tell you in advance if we do, and our reasons why.

Description of your right

The right to know what categories of personal information we collect about you and the sources from which we collect them.

Sections 5 and 6 above describe the categories of information we collect, process, store and maintain, and the sources from which we gather that information.

The right to know the business purpose for which personal information is collected.

We collect and share information from the users of our Site and Services to manage our contractual relationships, comply with legal obligations and/or because we have a legitimate business interest to do so. We collect and share information to: (a) provide our Site and Services; (b) provide information about our products and services; (c) provide information about data security and privacy; (d) learn more about our customer's preferences; (e) enhance, personalize and support your experience on our Site; (f) enhance and develop our products and services based on your direct comments and/or on the pages or information you view on our Site; (g) communicate with you; and (h) analyze the traffic to our Site.

The right to know whether we sell, share, or disclose your personal information, and if so, to whom.

We do not sell or share the information we hold of California residents. However, we may disclose certain personal information for our business purposes, such as processing payment cards or fulfilling orders. All third parties with whom we share information are

disclosed in Sections 5 and 6 above.

The right to say no to the sale or sharing of personal information.

We do not currently sell or share personal information. However, if you would like to formally opt-out of the sale or sharing of any personal information, you may do so here (leasecontact@merchantsfleet.com).

The right to access your personal information.

If you would like information on the specific pieces of personal information we have collected about you, we will provide that information to you after we are able to validate your request. To request this information, email: leasecontact@merchantsfleet.com.

You may make a request to know what personal information we collect for free up to twice a year. We will provide information responsive to your request within forty-five (45) days unless we reasonably believe we need an additional forty-five (45) days. Either way, we will respond to your requests within a forty-five (45) day period.

To protect your privacy, we will need to take steps to verify your identity.

The right to receive equal service and pricing from us, even if you exercise your privacy rights.

We do not have any pricing differentials at this time based on whether or not you exercise your access rights.

The right to correct inaccurate personal information.

If you believe that any personal information we maintain about you is inaccurate, you have the right to request that we correct it. After we receive and validate your request, we will use commercially reasonable efforts to correct the information as directed. To submit a correction request, email: leasecontact@merchantsfleet.com.

The right of deletion.

You have the right to request that we delete your personal information, subject to certain exceptions. After we receive and validate your request, we will delete your personal information, as well as direct our service providers to delete your personal information, unless an exception applies. Click [here](#) to delete your data or request deletion.

You may exercise any of the above rights if you are a California resident, and you provide us with a verifiable request to exercise any of the above rights. For more information, please see California Civil Code Sections 1798.100-1798.199.100.

18. If you have any questions about your rights or our disclosures under the CCPA, you may

reach us at leasecontact@merchantsfleet.com. **Notice To Utah Residents.** We do not disclose a user's personal data to any third-party for such third-party direct marketing purposes.

19. **Notice To Nevada Residents.** We do not sell your covered information, as defined by Section 1.6 of Chapter 603A of the Nevada Revised Statutes. If you reside in Nevada, you have the right to submit a request to our designated request address leasecontact@merchantsfleet.com regarding the sale of covered information.
20. **Notice To New Hampshire Residents.** If you reside in New Hampshire, you have a number of rights under the New Hampshire Data Privacy Act, RSA 507-H ("NHDPA"). You have the right to: (a) confirm whether we process your personal data and to access that personal data; (b) correct inaccuracies in your personal data; (c) delete personal data provided by or obtained about you; (d) obtain a copy of the personal data you previously provided to us in a portable and, to the extent technically feasible, readily usable format; and (e) opt out of the processing of your personal data for purposes of targeted advertising, the sale of personal data, or profiling in furtherance of solely automated decisions that produce legal or similarly significant effects concerning you. We do not rent or sell your personal data. To exercise any of these rights, email us at leasecontact@merchantsfleet.com or write to the mailing address provided in Section 2 above. You may exercise these rights free of charge once during any twelve (12) month period. We will respond to your request without undue delay, and in any event within forty-five (45) days of receipt. Where reasonably necessary, we may extend this period by an additional forty-five (45) days, in which case we will notify you of the extension and the reason for it within the initial forty-five (45) day period. To protect your privacy, we will need to take steps to verify your identity before acting on your request. If we decline to take action on your request, we will notify you within forty-five (45) days of receipt of our justification and provide instructions on how to appeal our decision. You may appeal by emailing leasecontact@merchantsfleet.com with the subject line "NHDPA Appeal." Within sixty (60) days of receiving your appeal, we will inform you in writing of any action taken or not taken in response, including a written explanation of the reasons for our decision. If your appeal is denied, you may contact the New Hampshire Attorney General's Consumer Protection and Antitrust Bureau to submit a complaint.
21. **Consent To Receive Electronic Notifications.** Electronic communication is the most effective and timely way to provide users of our site with any optional or required notifications and disclosures. In some circumstances, however, applicable laws may require us to send you disclosures or communications in paper format unless you have affirmatively consented to receiving electronic notifications only in advance of the notification. Through this privacy policy, pursuant to 15 U.S.C. § 7001, you hereby affirmatively consent to receive electronic notifications and disclosures from us only (without requiring a paper copy) and you represent that, to date, you have not withdrawn such consent. You have the right to change your mind and withdraw your consent at any time. If you would like to withdraw your consent to receive electronic notifications and/or would like to request paper copies of any electronic notifications you receive, please

contact: leasecontact@merchantsfleet.com. To receive electronic records, you will need access to a smart phone, tablet, laptop or computer with Internet access and either email software (such as Microsoft Outlook) or access to a web-based electronic mail software platform, such as Gmail, Yahoo, or other electronic mail provider.

- 22. Disclaimer Of Warranties.** You expressly agree that your use of the Site and Services is at your sole risk. The Site and Services are provided to you on an “as is” and “as available” basis. We expressly disclaim all warranties of any kind, whether express or implied, including, but not limited to, any warranties regarding data privacy or data security.
- 23. Limitation Of Liability.** To the fullest extent permitted by applicable law, you expressly agree that Merchants Fleet shall not be liable for any indirect, incidental, special or consequential damages, including, but not limited to, damages for loss of data, data breach, or disclosure of personal information, even if Merchants Fleet has been advised of the possibility of such damages. You specifically agree that Merchants Fleet is not responsible or liable to you or anyone else for any violation of your rights or the rights of any other party, including, but not limited to, intellectual property rights, rights of publicity, or rights of privacy. Some jurisdictions do not allow the limitation or exclusion of liability for incidental or consequential damages; therefore, some of the above limitations may not apply to you. In any event, if Merchants Fleet is found to have violated any of your rights, you acknowledge and agree that any damages recoverable against Merchants Fleet are limited to your actual, proven damages.
- 24. Arbitration; Jurisdiction and Venue.** Any dispute, controversy, or claim arising from this privacy policy or the collection, use, disclosure, loss or misuse of data shall be resolved on a case-by-case basis through final and binding arbitration administered by the American Arbitration Association (“AAA”) under its commercial arbitration rules, provided that, where less than \$250,000.00 is at issue in any such dispute, controversy, or claim, the arbitration shall be conducted by one (1) arbitrator. All such arbitration proceedings shall take place in Merrimack County, New Hampshire. By using the Site and/or Services, you waive the right to participate in any class action lawsuit against Merchants Fleet in connection with this privacy policy or any data collected, stored, used or shared. In the event there is any litigation relating to this paragraph requiring arbitration or any other matter that is found not to be subject to arbitration, then the parties irrevocably agree that jurisdiction and venue in any such lawsuit shall properly (but not exclusively) lie in the circuit court for Merrimack, New Hampshire, or the United States district court for the District of New Hampshire, and the parties irrevocably agree that venue would be proper in such court and hereby waive any objection that such court is an improper or inconvenient forum for the resolution of such action.
- 25. Changes To This Privacy Policy.** We reserve the right to change the terms of this Privacy Policy. Any changes to our Privacy Policy will be effective upon posting to our Site and will supersede all previous versions of our Privacy Policy. By continuing to use our Site, you agree to the terms of this and any updated versions of this Privacy Policy. We encourage you to review our Privacy Policy whenever you use the Site to stay informed about our

information practices and the ways you can help protect your privacy. If you disagree with any changes to this Privacy Policy, you will need to stop using the Site and/or submit a request to delete your information to leasecontact@merchantsfleet.com or the mailing address provided in Section 2 above.

26. **Compliance.** Adherence to security policies will be reviewed on a random, systematic, or periodic basis by the Merchants Information Security Team and/or other authorized teams.
27. **Enforcement.** Violations of this Privacy Policy can become part of a permanent record and may result in action, up to and including termination of employment, contract, or assignment, and be subject to applicable civil and criminal actions. For additional details, please refer to the *Enforcement Policy*.
28. **Exceptions.** Exceptions to this Privacy Policy must be requested and approved by the Merchants Information Security Team in advance. All exceptions to this Privacy Policy will be documented for audit and compliance purposes.

Version History

Version	Date	Action	Updated By	Description
1.0	01/01/2018	Initial Policy	Marcin Greczek	
1.0	01/01/2018	Approved	Marcin Greczek	
2.0	01/05/20	Updated	Marcin Greczek	Updated Policy per the CCPA considerations
2.0	01/05/20	Reviewed & Approved	Legal Team	
2.0	08/01/24	Reviewed	Marcin Greczek	
2.1	07/23/25	Minor Edits	Barzan Ahmed	Revised the policy structure for consistency with other organizational policies
2.1	07/23/25	Approved	Marcin Greczek	
2.2	06/17/26	Minor Edits	Bindusree Mallepalli	Standardized document formatting, including capitalization, alignment, confidentiality footer styling, cookie tables, spacing, bullets, and bold formatting.
2.2	6/25/26	Reviewed	Jason Button	
2.2	7/10/26	Minor Updates	Barzan Ahmed	Added the right to correct inaccurate personal information and references to the New Hampshire Data Privacy Act; added page numbering and corrected

				table formatting and spacing throughout the document.
2.2	7/15/26	Reviewed & Updated	Jimmy Haines	Updated the Cookie Declaration part
2.2	7/15/26	Approved	Marcin Greczek	

References:
Enforcement Policy