

**WELLS FARGO FINANCIAL CORPORATION CANADA
GROUP OF COMPANIES**

**SUMMARY OF THE CODE FOR THE
PROTECTION OF PERSONAL INFORMATION**

INTRODUCTION

At Wells Fargo Financial Corporation Canada, Wells Fargo Financial Retail Services Company Canada, Wells Fargo Financial Acceptance and Wells Fargo Financial Corporation (collectively herein identified as “Wells Fargo Financial Group Members”), we understand the importance of our customers’ privacy and the protection of their personal information. Wells Fargo Financial Group Members have always placed the highest value upon ensuring the confidentiality of customer information. With the passage of the federal government’s Personal Information and Electronic Documents Act, Wells Fargo Financial Group Members have reaffirmed their ongoing commitment to ensuring the personal information, which we obtain from and about our customers, is accurate and remains confidential and private.

What Is Personal Information And Why Do We Collect It?

Personal information is information about an identifiable individual, excluding information listed in public records or directories, such as your name, address, telephone number or electronic address. Doing business with a financial services provider necessarily involves giving personal information about yourself because the more that is known about you, the better your financial needs can be met. We are sure that the more you know about the Wells Fargo Financial Group Members, the more confident you will be that all Wells Fargo Financial Group Members will protect your personal information.

Wells Fargo Financial Group Members will ensure customers applying for a product or service are made aware of the reason a Wells Fargo Financial Group Members requires the personal information.

Wells Fargo Financial Group Members will only collect personal information:

- To establish, maintain and administer accounts;
- To determine eligibility for products, goods and services offered by Wells Fargo Financial Group Members and selected service providers;
- To evaluate an applicant’s credit worthiness;
- To determine the suitability of account benefits, services or enhancements, and/or which other product or service offers may be of interest to customers;
- To promote and market (including by means of direct marketing) special financing offers, coupons, promotions, additional products, goods and services offered by Wells Fargo Financial Group Members and selected service providers;
- To comply with legal and regulatory requirements; and
- For other purposes not prohibited by law.

Protection Of Personal Information

Wells Fargo Financial Group Members’ staff are committed to, and our information systems are designed to protect the confidentiality of our relationship with you. Wells Fargo Financial Group Members only collect, use and disclose personal information for purposes which would be considered reasonable in the circumstances. Moreover, Wells Fargo Financial Group Members do not sell personal information to others and do not provide personal information to any outside company for marketing or solicitation purposes unless you have given your consent to such use and disclosure. Wells Fargo Financial Group Members do not use or disclose personal information for any purpose other than that for which it was collected, except in an emergency or if you have consented to that disclosure. All of Wells Fargo Financial Group Members’ information technology systems are designed to safeguard your personal information from error or loss and to prevent unauthorized access. All Wells Fargo Financial Group Members have implemented an extensive array of controls to maintain the integrity of their information systems. Only authorized employees have physical access to these systems, and appropriate controls are in place to ensure security.

Retention Of Personal Information

Wells Fargo Financial Group Members only retain personal information as long as is reasonably necessary, or as long as required by law. Wells Fargo Financial Group Members keep your personal information only as long as you are a customer and for a reasonable time thereafter, or as long as is required in order to meet legal requirements. When personal information is no longer needed we either destroy it or render the information anonymous.

You Can Choose Not To Receive Direct Marketing

Direct Marketing refers to any marketing offers from Wells Fargo Financial Group Members or our Retail Partners, which Wells Fargo Financial Group Members may send you via direct mail or in your monthly statement, including promotions, contests, coupons, and special financing offers. While this information is maintained in order to inform you of useful services or offers which may be of interest to you, you have the option of having your name removed from our marketing lists by sending a request in writing, or submitting the attached form to the following address:

Wells Fargo Financial Corporation Canada
Corporate Customer Relations
55 Standish Court, Suite 400
Mississauga, Ontario L5R 4J4

Getting Your Consent

In almost all cases, Wells Fargo Financial Group Members will obtain your express or implied consent for collection, using or disclosing your personal information. Of course, there are certain reasonable exceptions to this rule. Such as:

- (a) Wells Fargo Financial Group Members may use the services of an outside company to process personal information, for example, in the instance of printing of statements. Such outside service providers are carefully selected and must adhere to rigid security standards comparable to those in effect at all Wells Fargo Financial Group Members;
- (b) Wells Fargo Financial Group Members may disclose personal information when compelled to do so by a court order or by a directive from a regulatory authority. In addition, Wells Fargo Financial Group Members may disclose information in conjunction with an amalgamation or sale of corporate assets; or
- (c) Wells Fargo Financial Group Members may also have to collect, use or disclose information for their own protection such as when attempting to collect on an overdue account, realizing on security given for a loan or in order to detect or prevent fraudulent activity.

Wells Fargo Financial Group Members will always obtain your consent prior to:

- (a) Confirming your employment history;
- (b) Obtaining a credit report;
- (c) Using your personal information for any purpose for which we have not previously obtained your consent.

Refusing Or Withdrawing Your Consent

Subject to the exceptions noted below and to legal and contractual restrictions, you have the choice to refuse to provide personal information or, if you give us reasonable advance notice, to withdraw your consent from the collection of personal information. However, refusing to give us necessary personal information or withdrawing your consent to the collection or use of necessary personal information may well make it impossible to provide or continue to provide you with our services. During the term of any loan, guarantee, credit card or other credit facility, you have with (a) Wells Fargo Financial Group Member(s) you may not withdraw your consent to our ongoing collection, use or disclosure of your personal information. In addition, in order to maintain the integrity of the credit reporting system, you may not withdraw your consent to the ongoing disclosure to credit bureaus of your personal information either during the term of the credit facility or after it has been retired.

Verifying, Updating And Correcting Personal Information

As a customer of the Wells Fargo Financial Group Members, you have the right to verify, update and correct any personal information which any Wells Fargo Financial Group Members has in its records and, if appropriate, to request that such information be amended. Wells Fargo Financial Group Members will not charge you for verifying or correcting your information, however, there may be a reasonable charge imposed if you need a copy of records that we have already given to you.

Protecting The Privacy Of Others

In certain circumstances it may not be appropriate for Wells Fargo Financial Group Members to provide certain personal information to you. For instance, some files may include information about other customers or contain information which is confidential to us. However, in such circumstances, Wells Fargo Financial Group Members will endeavour to provide you with the factual information about you that is contained in those files.

Complete Privacy Code

This brochure is a condensed version of the Wells Fargo Financial Group Members' Code for the Protection of Personal Information. A complete copy is available upon sending a written request to:

Wells Fargo Financial Corporation Canada
Corporate Customer Relations
55 Standish Court, Suite 400
Mississauga, ON L5R 4J4

Wells Fargo Financial Corporation Canada is associated with Wells Fargo & Company, a company that is not regulated in Canada as a financial institution, a bank holding company or an insurance holding company.