

## First Class Demand Notes Privacy Statement

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This Privacy Statement (“Statement”) explains our data collection practices regarding information received when you visit our Web Site, use our online services, or participate in our First Class Demand Notes Program. Additional privacy notices may apply if you are an MBFS customer or a resident of a particular state.

### A. Collection and Use of Personal Information

The purpose of this notice is to provide a description of our online and offline practices regarding the collection, use, and disclosure of personal information. We do not sell your personal information. Some of the information you provide our service providers directly is shared with us and becomes a part of our records. When you provide information to us directly on behalf of our processing agent, we share that information with the processing agent and do not retain a copy of the information. We retain and delete investment and performance information shared with us by our processing agent in accordance with our record retention policies.

We have a relationship with third parties who collect information and administer the First Class Demand Notes program on our behalf. General program information with terms and conditions are available at [www.firstclassdemandnotes.com](http://www.firstclassdemandnotes.com) in our “Private Placement Memorandum”.

When you begin the investment process in Demand Notes, our service provider InvestReady will collect certain identifying information such as name, address, zip code, and e-mail address as well as necessary financial information to qualify and verify your status as an accredited investor. For more information on the data collection practices of InvestReady please view their privacy statement at <https://investready.com/privacy/>. InvestReady shares some of your non-financial information with our processing agent, Bank of New York Mellon (“BNYM”).

If you apply for a Demand Note, BNYM will collect additional identifying information, banking information and your investment preferences in order to process and administer your investment. BNYM shares with us investment and other information related to your Note.

We may use your e-mail address to provide you note-related communications, marketing or other information. You may direct that we refrain from using your e-mail information provided in connection with your Demand Notes to send marketing information by sending correspondence to that effect to Demand Notes; 35555 W. 12 Mile Rd., Suite 100, Farmington Hills, MI 48331.

Your participation in Demand Notes will be your consent to the use of your personal information in the way described in this Statement.

### B. Disclosure of Personal Information

We may share information we collect about you with third parties, such as companies performing services on our behalf to provide the products or services you have requested. Some of these third parties may include the following:

- Service Providers  
We may share information with third parties to process, or manage your Note.
- Affiliates  
We may share information within the Mercedes-Benz family of companies for analytical purposes, user preferences, and marketing in accordance with our customer privacy notices and applicable law.

- **Changes in Corporate Structure**  
We may share information in connection with a merger, acquisition, consolidation, change of control, or sale of all or a portion of our assets.
- **Other Disclosures**  
We may also disclose your information when we are required to do so by law, with your consent or when we believe that disclosure is necessary to protect our rights or to comply with a judicial process, court order, or legal process.

As part of a global company, we may share your information with our affiliated companies and businesses or service providers which may be located outside of the United States in order to provide you with the highest quality of investment opportunities.

#### C. Changes to our Privacy Statement

Our business and the laws that regulate us change from time to time, and we therefore reserve the right to change this Statement. If we make a change to this Statement, we will post the revised version on our website with the effective date. Any information that we collect will be used consistently with the privacy statement in effect at the time of use.

This Statement is effective as of July 1, 2023.

#### D. Security of Information

We maintain physical, electronic, and procedural safeguards to protect your personal information. These safeguards are designed to provide a level of security appropriate for the risk associated with the type of information to be safeguarded. Please be aware that no database, website, or digital application is guaranteed to be completely secure. Additionally, the security of your information also depends on the security of the devices and the internet service provider network used to access our online tools and services. We encourage you to use caution in transmitting personally identifiable information and when using the internet.

#### E. Cookies and Log Files

A cookie is a small data file sent by a web site to a computer's hard drive through a web browser that enables the site to recognize a visitor's web browser and to record activities on the web site. We use cookies to recognize the login information of account holders when they return to our Site. We also use cookies to recognize visitors to our site when they visit certain other web sites to tailor advertisements that we believe would be of interest to these visitors. By using our website, you agree to the use of cookies.

You can also visit our website without consenting to the use of cookies. This means that you can refuse such use and delete cookies at any time by making the appropriate settings on your device. This is done as follows:

1. Most browsers are pre-set to automatically accept cookies. You can change this setting by activating the setting "do not accept cookies" in your browser.
2. You can delete existing cookies at any time. You can find out how this works in detail in the instructions of your browser or device manufacturer.
3. The rejection or deletion of cookies is linked to the specific device used and to the browser used in each case. You must therefore reject or delete the cookies separately for each of your devices and, if you use several browsers, also for each browser.

If you decide against the use of cookies, it is possible that not all functions of our websites will be available to you or that individual functions are only available to you to a limited extent.

We collect information about all visitors to our website in log files. The information inside the log files includes, but is not limited to, internet protocol ( IP ) addresses, type of browser, Internet Service Provider ( ISP ), operating system, browser language, date/time stamp, time spent on page and other similar information that is used in an aggregate basis to analyze trends and make improvements to the site. We do not associate IP addresses and other such information to visitor personal information.

#### F. Use of Web Site

We intend this Site for use only by adults who are 18 years of age or older. If you are not 18 years of age or older, please do not submit any information to Mercedes-Benz Financial Services.

#### G. Private Placement Memorandum

The Site includes a private placement memorandum describing the Demand Notes. The private placement memorandum has been prepared by us solely for use in connection with First Class Demand Notes. It is personal to each offeree and does not constitute an offer to any other person or to the public generally to subscribe for or otherwise acquire the Demand Notes. Each prospective investor, by accessing the Site and the Services, agrees to the foregoing.

#### H. Accredited Investor Certification

In order to be eligible to invest in the Demand Notes program, a prospective investor must be an "accredited investor" as defined in Regulation D under the Securities Act of 1933, as amended. An investor must certify that he/she/it is either:

- 1) A natural person who has individual net worth, or joint net worth with the person's spouse, or spousal equivalent, that exceeds \$1 million at the time of the purchase. Note: In calculating net worth, 1) do not include your primary residence as an asset, and 2) do not include debt on your primary residence as a liability with two exceptions: a) include debt secured by the primary residence to the extent that the amount of debt is greater than the fair market value of the primary residence, and b) include any increase in the amount of debt secured by the primary residence in the last 60 days. All other assets or liabilities (e.g., secondary residences) are included to their full extent at fair market value.
- 2) A natural person with individual income exceeding \$200,000 in each of the two most recent years or joint income with that person's spouse, or spousal equivalent, exceeding \$300,000 for each of those years and a reasonable expectation of reaching the same income level in the current year;
- 3) A tax exempt charitable organization, corporation, business trust or partnership not formed for the specific purpose of enrolling in the Demand Notes program with total assets exceeding \$5 million;
- 4) A bank, savings and loan association, insurance company, SEC registered investment company, business development company, or licensed small business investment company;
- 5) An employee benefit plan, within the meaning of the Employee Retirement Income Security Act, if a bank, savings and loan association, insurance company, or SEC registered investment adviser makes the investment decisions, or if the plan has total assets in excess of \$5 million;
- 6) Any natural person holding in good standing one or more professional certifications or designations or credentials from an accredited educational institution that the SEC has designated as qualifying an individual for accredited investor status. The professional certifications or designations or credentials currently recognized by the SEC as satisfying this criteria are posted on the SEC's website;

- 7) A director or executive officer of Mercedes-Benz Financial Services USA LLC;
- 8) Any family office with assets under management in excess of \$5 million that is not formed for the specific purpose of investing in Demand Notes and whose prospective investment is directed by a person who has such knowledge and experience in financial and business matters that such family office is capable of evaluating the merits and risks of the prospective investment, or a family client of such a family office whose prospective investment in the Demand Notes is directed by such family office;
- 9) An entity in which all the equity owners are accredited investors; or
- 10) A trust with assets in excess of \$5 million, not formed for the specific purpose of enrolling in the Demand Notes program, whose purchases are directed by a sophisticated person with such knowledge and experience in financial and business matters that is capable of evaluating the merits and risks of an investment in the Demand Notes.

By accessing this site you certify that you are a qualified accredited investor under one of the categories listed above. You also agree that you will be deemed to make the foregoing certification each time you invest in the Demand Notes. You also agree not to make additional investments at any time the foregoing certification is not correct.

#### I. Qualified Participation

Only U.S. citizens may participate. Demand Notes will only be sold to investors who provide either a U.S. social security number or a U.S. tax identification number. Monetary transactions may only be conducted with financial institutions within the United States.

#### I. For California Residents

As a California resident, you have certain rights when it comes to your personal information. This includes the right to request that a business disclose the personal information it collects, uses, shares, and sells. We do not sell your personal information. We collect through our vendors the following categories of consumer information:

##### Identification Information

This information is collected when you enroll in Demand Notes, seek to qualify as an accredited investor, make investments into the Demand Notes program, and when it is provided to us from third parties. This information is collected for the business purposes of identifying you and evaluating your ability to invest in our offering (in compliance with SEC Guidelines), and to provide you with a financial product or service relative to our business relationship with you. This information may be shared with affiliates, service providers, and our processing agent and to fulfill our legal requirements and provide additional opportunities to you.

##### Agent/Telephone Transcripts and Notes

This information is collected when you contact our customer service, for the purposes of identifying and servicing your investment and to provide you with a financial product or service in relation to our business relationship with you. This information may be shared with our affiliates and service providers in order to fulfill our legal requirements and contractual obligations with you.

#### Corporate or Professional Related Information

This information is collected when you invest in Demand Notes, update your account with us, and when it is provided to us from third parties. This information is collected for the business purposes of identifying corporate owned notes and the authorizations required to invest on behalf of an organization, and to provide you with a financial product or service relative to our business relationship with you. This information may be shared with our affiliates and service providers, to fulfill our legal requirements and to provide additional opportunities to you.

We do not sell the information of our consumers and only share it for the business purposes outlined above.

Your rights include the ability to submit to us a verified consumer request for:

- The categories of personal information we collect about you
- The categories of sources from which your personal information is collected
- The business purpose for the collection of your personal information
- The categories of third parties with whom we share your personal information
- The specific pieces of personal information that we collect about you (collectively, the above constitutes your "Right to Know"), or
- Deletion of your personal information, subject to certain exemptions.

Our practices with regard to your information are disclosed to you in this Statement and can be referred back to on our website. You may submit a verified request to know or request to delete your personal information to us via email at [firstclassdemandnotes@mercedes-benz.com](mailto:firstclassdemandnotes@mercedes-benz.com) or through our telephone agents at (866) 242-0120. Agents are available to answer questions or concerns regarding our privacy practices and policies or about how to submit a California Consumer Privacy Act request.

In order to process your request, we require that you submit certain information verifying your identity. This verified consumer request includes providing us with your name, address, last three digits of your social security or tax identification number, and demand note number, if known. Upon submitting a request, we will verify your identity information against our business records and send you a response. We will process your request within 45 days. If we need additional time to process your request, we will provide you notice of this within the original 45-day period and respond within 90 days of receipt of your request. If we are unable to verify you, we will contact you. You will receive a response from us through the mail unless you direct us otherwise. You have the right to make these requests and not receive discriminatory treatment for the exercise of the privacy rights conferred to you by the California Consumer Privacy Act.

Authorized agents acting as an attorney, pursuant to power of attorney, or with authorization pursuant to the California Probate Code may submit proof of their authorization and submit requests through e-mail at [firstclassdemandnotes@mercedes-benz.com](mailto:firstclassdemandnotes@mercedes-benz.com).