



# Complimentary FICO® Score for HMF Customers

## Delivering Value Beyond Financing

February 23, 2015

At Hyundai Motor Finance (HMF), we're dedicated to delivering solutions that go beyond financing to provide our customers an exceptional experience throughout their retail or lease term.

HMF is pleased to be the first automotive captive finance company to provide its valued customers with complimentary access to their FICO® Score delivered directly to their HMF online account on a quarterly basis†.

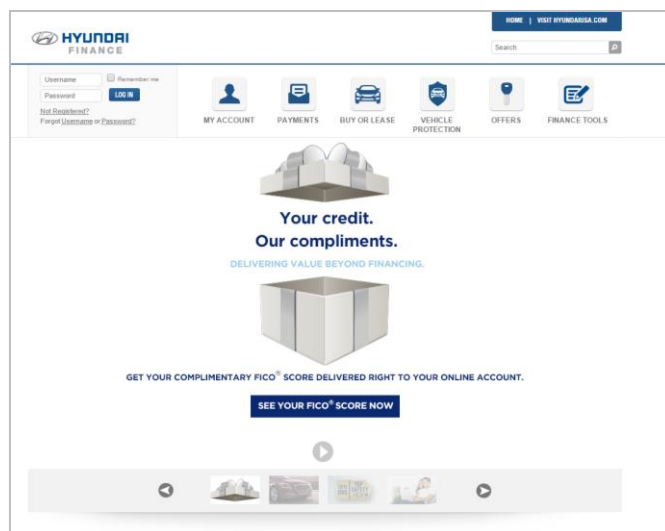
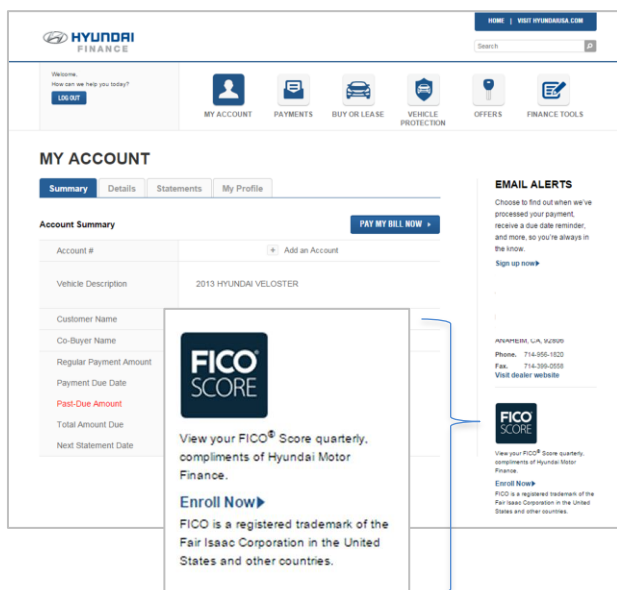
### Customer Information

- Eligibility: All current HMF retail and lease customers
- Customers must opt-in online after they create an account on HMFUSA.com
- FICO® Score available on quarterly basis throughout retail or lease term and up to one (1) year after contract payoff
- For more info, see page 2 for Customer FAQ's

### Customer Communication

We'll make every effort to let our customers know about this complimentary service:

- HMF Customer Welcome Kit
- Consumer Website (www.HMFUSA.com)
- Statement Onserts and Inserts
- Direct Mail



### Questions? Please contact your Business Development Manager.

HMF reserves the sole right to interpret its program offers, and to cancel, amend or revoke any program offer in full or in part for any reason at any time without incurring liability. HMF shall not be bound by any previous interpretations made by HMF before or during the program. This announcement supersedes all previously communicated versions.

DEALER UNDERSTANDS AND ACKNOWLEDGES THAT, BY SUBMITTING ANY CLAIM UNDER THIS PROGRAM, DEALER IS SOLELY RESPONSIBLE FOR COMPLIANCE WITH ALL APPLICABLE ADVERTISING AND CONSUMER FINANCE DISCLOSURE LAWS CONCERNING ANY DEALER ADVERTISING OF THIS OFFER.

† As of February 2015, Hyundai Capital America, doing business as Hyundai Motor Finance, became the first captive auto-finance company to provide free FICO® Scores to their customers. M2015-12



# Frequently Asked Questions (FAQs)

## **What is a FICO® Score?**

A FICO® Score is a three-digit number that is used by lenders to evaluate your credit risk based on your credit history at a particular point in time. It influences the credit that is available to you, as well as the terms that can be offered when a credit decision is made. It is also commonly referred to as simply a "credit score" or "credit rating."

## **Do I have to pay to see my FICO® Score through Hyundai Motor Finance?**

No. This is an entirely complimentary benefit provided to our customers.

## **What are the requirements for viewing my FICO® Score through my online Hyundai Motor Finance account?**

You must:

- Have an existing and active finance or lease contract with Hyundai Motor Finance
- Be the primary account holder for your Hyundai Motor Finance account (as determined by the account owner on the vehicle finance or lease contract)
- Have sufficient credit history to allow calculation of a score

## **Do I need to provide any other information to enroll?**

You only need to opt in at enrollment; no additional information is needed. Your FICO® Score is been automatically pulled quarterly using some of your Personally Identifiable Information for the purpose of managing your account with us, and this score is now being made available for you to see as well. It should be noted that all Personally Identifiable Information used in this way is intended solely to retrieve your FICO® Score and remains protected under the terms of our Privacy Policy.

## **How do I access my FICO® Score through Hyundai Motor Finance?**

Your FICO® Score can only be accessed through your HMFUSA.com online account.

Follow these steps to access your FICO® Score:

Create or login to your HMFUSA.com online account

On the Account Summary page, click the "FICO® Score" image located on the right side of the page

You must opt in by checking the box to accept the "Terms & Conditions," then click "Enroll Now."

Your FICO® Score (if available) will now automatically appear in the FICO® Score display section on your Account Summary page!

Feel free to opt out at any time by going to the "My Profile" tab, selecting the "Preferences" bar, and unchecking the box stating "View My FICO® Score Online."

## **How often will my FICO® Score be updated through my Hyundai Motor Finance online account?**

Your FICO® Score will update automatically on a quarterly basis (approximately every 90 days) for as long as you have an active finance or lease contract with Hyundai Motor Finance. Check back each quarter to see your most current score.

## **I have multiple people on my HMFUSA.com online account. Can they all view their FICO® Scores?**

Unfortunately only the primary account owner as determined by the terms of the finance/lease contract can access his or her FICO® Score.

## **Why don't I see an option to opt in to see my FICO® Score on my Account Summary or My Profile pages?**

The option to access FICO® Scores will only appear to customers who currently have a FICO® Score on file that can be retrieved. Particularly if you are a new vehicle or online account owner, most likely we have not yet been able to retrieve your score since you have only recently been registered in our database as a FICO® Score program participant.

If this is the case, check back with your HMFUSA.com online account on a later date. We update our database of participants every quarter, and the option should automatically become available within approximately 90 days.

## **I've opted in to see my FICO® Score. Why isn't my score showing?**

It is likely that you do not have sufficient information in your credit file or do not fulfill the minimum requirements to have a FICO® Score.

## **Can I keep my HMFUSA.com account open without an active finance or lease contract and continue to view my FICO® Score?**

The FICO® Score program will remain available to customers and updated quarterly for up to a year after the completion of your finance or lease contract with Hyundai Motor Finance. After that time, if you have no other active contracts on your account you will no longer be able to access your FICO® Score through your HMFUSA.com account.

Disclaimer: FICO® Scores provided by Hyundai Motor Finance are provided to consumers solely for their own non-commercial educational review, use, and benefit. The FICO® Score provided to you is the FICO® Auto Score 8 based on Experian data, and is the same score that Hyundai Motor Finance uses, along with other information, to manage your account. The credit file used to create your FICO® Score is continuously updated, and this FICO® Score may not reflect the most current data on your credit file. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.

Hyundai Motor Finance and Fair Isaac are not credit repair organizations as defined under federal or state law, including the Credit Repair Organizations Act. HMF and Fair Isaac do not provide "credit repair" services or advice or assistance regarding "rebuilding" or "improving" your credit record, credit history or credit rating.