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FOR THE CONSUMER

1-877-FTC-HELP

# FTC FACTS for Business

## Facts for Business

- Do I need to give a privacy notice to every-  
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*How To  
Comply with the Privacy of Consumer Financial Information Rule of the Gramm-Leach-Bliley Act.*

7. A follow up to Question 6, but instead of sending the mailing out to all my customers, I want to send it out only to those customers for whom I arranged financing. Do I need to give an opt-out notice before I give the outside marketing company my customer list?

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**DISCLOSURE POLICY**

6. As a courtesy to my customers, I sometimes hire an outside marketing company to send holiday greeting cards or advertisements about “specials” in my service department. To do this, I have to give the marketing company my customers’ names and addresses. I’ve provided my customers with a privacy notice, but because I don’t usually disclose their information except as required by law, I haven’t given them an opt-out notice. Do I now need to give an opt-out notice to my customers before disclosing this information to the marketing company?

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*Frequently Asked Questions  
for the Privacy Regulation* 16 ¶ . . .  
313.10.

*Frequently Asked Questions for the Privacy  
Regulation* 16 ¶ . . . 313.13.

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3 16 C.F.R. § 313.3(a)(2)

**DISCLOSURE AND OPT-OUT REQUIREMENTS**

12. When I sell a car, I am required by law to report certain information about the sale to the manufacturer for recall purposes, whether I arrange financing for the purchase or not. Can I continue to report this information about the sales I finance to the manufacturer under the Privacy Rule? Do I have to give an opt-out notice to the buyer?

15. Car manufacturers generally require dealers to complete a retail delivery report (RDR) about every purchase or lease transaction. Under the Privacy Rule, am I allowed to disclose this information to the manufacturer?

313.14 313.15,

16. When I lease cars to individuals, there is often a manufacturer's rebate offered in connection with the lease. For my customers to qualify for the rebate, I need to disclose personal information from the lease transaction to the manufacturer. If the customer wants the manufacturer's rebate, do I have to give an opt-out notice to her before sending the information to the manufacturer?

FEDERAL TRADE COMMISSION

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**Federal Trade Commission**  
Bureau of Consumer Protection  
Office of Consumer and Business Education