

Country and Regional specific disclaimers

US and Canada:

© 2020 Wells Fargo Bank, N.A., Wells Fargo & Company and its subsidiaries and affiliates, including without limitation: Wells Fargo Commercial Distribution Finance™; Brunswick Acceptance Company, LLC; Polaris Acceptance; and HYG Financial Services, Inc. Wells Fargo Commercial Distribution Finance is the trade name in the United States and the trademark in Canada for certain inventory financing (floor planning) services of Wells Fargo & Company and its subsidiaries, including Wells Fargo Capital Finance Corporation Canada. All rights reserved. Products and services require credit approval.

EMEA:

Wells Fargo Bank International Unlimited Company, a company duly established in Ireland, is a wholly owned indirect subsidiary of Wells Fargo & Company.

Wells Fargo Bank International Unlimited Company is regulated by the Central Bank of Ireland.

Wells Fargo Capital Finance (UK) Limited, a company established in the UK, is a wholly owned indirect subsidiary of Wells Fargo Bank, N.A.

China:

Wells Fargo CDF Commercial Factoring (China) Company Limited, a company duly established in the People's Republic of China, is a subsidiary of Wells Fargo & Company. Wells Fargo CDF Commercial Factoring (China) Company Limited is supervised by and subject to the commercial factoring company applicable regulations issued by the China Banking and Insurance Regulatory Commission (CBIRC) and the Tianjin Local Financial Supervision Bureau and is not licensed or regulated by the CBIRC as a commercial bank in the People's Republic of China.

Hong Kong and Singapore:

Wells Fargo CDF International Pte. Ltd. (WFCDFI) is a subsidiary of Wells Fargo & Company and WFCDFI is not (i) authorized, approved or regulated in Hong Kong by the Hong Kong Monetary Authority as an Authorized Institution, approved money broker or local representative office of a foreign bank, or licensed or registered with the Securities and Futures Commission (ii) licensed, approved, registered or regulated in Singapore by the Monetary Authority of Singapore as a licensed bank or a representative office of a foreign bank, approved merchant bank or approved money broker or holder of a capital markets services licence, or (iii) licensed, approved or regulated by the Financial Services Commission or the Financial Supervisory Service (FSS) to carry out banking business in Korea.

Australia:

Wells Fargo International Finance (Australia) Pty Ltd is a subsidiary of Wells Fargo & Company, a company that is not authorised by the Australian Prudential Regulation Authority (APRA) as Authorised Deposit taking Institutions (ADIs) in Australia or licensed or regulated by the Australian Securities and Investments Commission (ASIC) as Australian Financial Services Licence holders.

New Zealand:

Wells Fargo International Finance (New Zealand) Limited is a subsidiary of Wells Fargo & Company, a company that is not registered with, licensed or regulated by the Reserve Bank of New Zealand (RBNZ) as a registered bank or a non-bank deposit taker in New Zealand.