

SUPPLEMENTAL PRIVACY POLICY FOR CALIFORNIA RESIDENTS

This Privacy Policy applies to **California residents only** and supplements the CARD.com general Privacy Policy that applies to all consumers, which can be found at <https://www.card.com/privacy-policy>

Effective January 1, 2020, the California Consumer Privacy Act (CCPA) gives consumers the right to ask CARD.com to disclose what personal information it collects, uses, discloses, and sells. You may also ask CARD.com to delete this information. You also have the right to opt-out of the sale of personal information. These provisions of the CCPA do not apply to personal information that we collect, share, or disclose pursuant to banking laws and other laws that regulate us. Because of this, almost all of the information we collect about you is exempt from the CCPA or cannot be shared because of other laws.

Request to Know: You may request to know the non-exempted pieces of personal information CARD.com collect, uses, discloses or sells at <https://www.card.com/individual-rights-request> or by calling 1-866-345-4520.

Request to Delete: You may request deletion of non-exempted personal information at <https://www.card.com/individual-rights-request> or by calling 1-866-345-4520.

Request to Opt-out: You may opt-out of the sale of your non-exempted personal information at <https://www.card.com/individual-rights-request> or by calling 1-866-345-4520.

Right now, the information we must disclose to you does not require us to verify your identity. Should this change in the future, we will modify this policy so that you understand how to verify your identity.

During the past 12 months, we have collected the following categories of personal information from some of our applicants and customers that may have been used for these purposes:

1. Identifiers such as name, address, IP address, email address, Social Security number, driver's license number, and passport number
2. Personal information such as signature, physical description, telephone number, education, employment, bank account number, credit card number, and debit card number
3. Characteristics of protected classes or groups under state or federal law, such as sex, race and age
4. Commercial information such as the products and services with your CARD.com card, including your transactions history with us
5. Biometric information such as face recognition
6. Internet or online information such as browsing history, and information regarding your interaction with our websites, applications, or advertisements
7. Geolocation data
8. Audio, electronic, visual or similar information.
9. Professional or employment-related information

10. Education information

11. Inferences based on information about an individual to create a summary about, for example, an individual's preferences and characteristics

CARD.com collects this personal identifying information (1) to provide a good or service requested by the consumer, or reasonably anticipated within the context of a business's ongoing business relationship with the consumer, or otherwise perform a contract between the business and the consumer; (2) to detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity; or prosecute those responsible for that activity; (3) to enable solely internal uses that are reasonably aligned with the expectations of the consumer based on the consumer's relationship with the business; (4) to use the consumer's personal information, internally, in a lawful manner that is compatible with the context in which the consumer provided the information; or (5) to comply with a legal obligation and applicable state and federal laws.

We do on occasion share limited amounts of your personal information in order to serve you better and offer you and others, products we think you will like.

The CCPA requires that we tell you about personal information we have "sold" and personal information we have "disclosed for business purposes." We have not sold any of your personal information for money. In terms of what we have disclosed to third parties for business purposes and from which we may have received "valuable consideration" as defined by the CCPA, please note we have disclosed to marketing companies limited information that falls into the following categories of information:

1. Identifiers
2. Personal Information

You are the source from which most of the personal information is collected. We may also collect personal information from the following sources:

1. Applications submitted by the consumer seeking financial services from CARD.com; confirmed by online identification vendor
2. CARD.com website (www.card.com)
3. Bank partners, cardholder's bank
4. Realtime API feed and daily files from card processor, dispute processor and bank partners
5. CARD.com mobile app that cardholders can voluntarily install on their smartphones
6. Audio recordings of customer service calls
7. Transaction details
8. Any government or other agency complaint that you file and which the agency forwards to us, such as complaints that may be received from, but not limited to the Better Business Bureau, State Banking Commission, Federal Deposit Insurance Company, Consumer Financial Protection Bureau, Attorney General

CARD.com does not sell the personal information of minors under 18 years of age.

You have a right not to receive discriminatory treatment by CARD.com in the exercise of the privacy rights conferred by the CCPA.

You may designate an authorized agent to make a request under the CCPA on your behalf. See <https://www.card.com/individual-rights-request> for details.

To access this Privacy Policy in an alternative format, please call us at 1-866-345-4520.

To contact us with questions about our compliance with the CCPA, write to us at support@card.com

Last Revised: April 1, 2020