

SUPPLEMENTAL PRIVACY POLICY FOR CALIFORNIA RESIDENTS

This Privacy Policy applies to California residents only and supplements the CARD general Privacy Policy that applies to all consumers, which can be found on our website.

Effective January 1, 2020, the California Consumer Privacy Act (CCPA) gives consumers the right to ask CARD to disclose what personal information it collects, uses, discloses, and sells. You may also ask CARD 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 collects, uses, discloses, or sells by completing the Privacy Request Form for California Residents found on our website under the link [Do Not Sell My Information](#) or by calling 1-866-645-4520.

Request to Delete: You may request deletion of non-exempted personal information by completing the Privacy Request Form for California Residents found on our website under the link [Do Not Sell My Information](#) or by calling 1-866-645-4520.

Request to Opt-out: You may opt out of the sale of your non-exempted personal information by completing the Privacy Request Form for California Residents found on our website under the link [Do Not Sell My Information](#) or by calling 1-866-645-4520.

Effective January 1, 2023, California consumers were provided additional rights:

Request to Correct: You may request to correct inaccurate personal information that we maintain about you by completing the Privacy Request Form for California Residents found on our website under the link [Do Not Sell My Information](#) 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 Account, including your transaction 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 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.
12. Sensitive Personal Information such as (1) Social Security number, driver's license, state identification card or passport number; (2) Account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account; (3) Precise geolocation; (4) Racial or ethnic origin, religious or philosophical beliefs, citizenship, or migration status; (5) The contents of mail, email, and text messages unless we are the intended recipient of the

communication; (6) Biometric information processed to uniquely identify an individual; and (7) Health information, sexual orientation.

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; confirmed by online identification vendor.
2. CARD website (www.card.com).
3. Bank partners, accountholder’s bank.
4. Realtime API feed and daily files from card processor, dispute processor and bank partners.
5. CARD mobile app that accountholders 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 does not sell the personal information of minors under 18 years of age.

You have a right not to receive discriminatory treatment by CARD 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 the Privacy Request Form for California Residents found on our website under the link Do Not Sell My Information for details.

To access this Privacy Policy in an alternative format, please call us at 1-866-645-4520. To contact us with questions about our compliance with the CCPA, write to us at support@card.com.

Last Revised: June 2024