

CALIFORNIA CONSUMER PRIVACY ACT DISCLOSURE

This California Consumer Privacy Act Disclosure (“Disclosure”) explains how Barclays Bank Delaware (“we” or “us”) collect, use, and disclose Personal Information relating to California residents that is subject to the California Consumer Privacy Act (“CCPA”).

What is Personal Information?

Under the CCPA, “Personal Information” is information that identifies, relates to, or could reasonably be linked with a particular California resident or household. **The CCPA, however, does not apply to certain information, such as information subject to the Gramm-Leach-Bliley Act (“GLBA”).**

As a result, this Disclosure does not apply, for example, with respect to information that we collect about California residents who apply for or obtain our financial products and services (“Customers”).

For more information about how we collect, disclose, and secure information relating to our Customers, please refer to <https://cards.barclaycardus.com/banking/privacy-policy/>.

Our Collection, Use, and Disclosure of Personal Information

We collect Personal Information relating to California residents in a variety of contexts. The specific Personal Information that we collect, use, and disclose relating to a California resident will depend on our specific relationship or interaction with that individual.

In the past 12 months, we have collected the following categories of Personal Information relating to California residents:

- (1) Identifiers, such as name, address, and email address;
- (2) Personal information under the California safeguards law, such as contact information and financial information;
- (3) Commercial information, such as transaction and loyalty program membership information;
- (4) Internet or network activity information, such as browsing history and interactions with our website;
- (5) Geolocation data, such as device location;
- (6) Audio, visual, and similar information, such as call recordings; and
- (7) Inferences drawn from any of the Personal Information listed above to create a profile about, for example, an individual’s preferences and characteristics.

The purposes for which we use the Personal Information that we collect depend on our relationship or interaction with a specific California resident. Nonetheless, we may use Personal Information to operate, manage, and maintain our business, to provide our products and services and to accomplish our business purposes and objectives. For example, we use Personal Information to personalize, develop, market, and provide our products and services, detect and prevent fraud, perform identity verification, and conduct risk and security control and monitoring.

In the past 12 months, we have disclosed the following categories of Personal Information relating to California residents to third parties for our business purposes:

- (1) Identifiers, such as name, address and email address;
- (2) Personal information under the California safeguards law, such as contact information and financial information;
- (3) Internet or network activity information, such as browsing history and interactions with our website;
- (4) Commercial information, such as transaction and loyalty program membership information; and
- (5) Inferences drawn from any of the Personal Information listed above to create a profile about, for example, an individual’s preferences and characteristics.

In the past 12 months, however, we have not “sold” Personal Information relating to California residents within the meaning of the CCPA. For purposes of this Disclosure, “sold” means the disclosure of Personal Information for monetary or other valuable consideration.

Requests Under the CCPA

If you are a California resident, you may request that we disclose to you the following information covering the 12 months preceding your request:

- (1) the categories of Personal Information that we collected about you and the categories of sources from which we collected such Information;
- (2) the business or commercial purpose for collecting Personal Information about you;
- (3) the categories of Personal Information about you that we disclosed to third parties for a business purpose and the categories of third parties to whom we disclosed such Personal Information (if applicable); and
- (4) the specific pieces of Personal Information we collected about you.

If you are a California resident, you may also request that we delete Personal Information that we collected from you.

In some instances, we may decline to honor your request. For example, we may decline to honor your request if we cannot verify your identity or confirm that the Personal Information that we maintain relates to you. In other instances, we may decline to honor your request where an exception applies, such as where the disclosure of Personal Information would adversely affect the rights and freedoms of another consumer or where the Personal Information that we maintain about you is not subject to the CCPA.

Nonetheless, you have the right to be free from unlawful discrimination for exercising your rights under the CCPA.

How to Make Requests

If you are a California resident, you may make a request for the disclosures described above or make a request to delete Personal Information we collected from you, by contacting us at:

- (1) (866) 599-6827; or
- (2) <https://cards.barclaycardus.com/banking/california-privacy/>

Changes to This California Consumer Privacy Act Disclosure

We may change or update this Disclosure from time to time. When we do, we will post the revised Disclosure on this page with a new “Last Updated” date.