

CALIFORNIA PRIVACY DISCLOSURE

Our California Privacy Disclosure (“California Disclosure” or “Disclosure”) explains how Barclays Bank Delaware and its subsidiaries collect, use, and disclose the personal information of California residents subject to the California Consumer Privacy Act, as amended by the California Privacy Rights Act (“California Privacy Rights Act”).

The California Privacy Rights Act does not apply to certain information, such as information subject to the Gramm-Leach-Bliley Act (“GLBA”). As a result, the California Privacy Rights Act and this Disclosure do not apply, for example, 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 about our customers, please refer to the Privacy Notices applicable to each of our consumer business lines available on our privacy webpage at <https://cards.barclaycardus.com/banking/privacy-policy/>.

Personal Information under the California Privacy Rights Act:

Under the California Privacy Rights Act, “Personal Information” is information that identifies, relates to, or could reasonably be linked, directly or indirectly, with a particular California resident or household.

Personal Information We Collect:

We collect Personal Information about California residents in a variety of contexts, including through our website and other sites operated by us from which you are accessing this Disclosure, including through the software applications made available by us for use on or through computers and mobile devices, and through our social media pages and apps. We may receive your Personal Information from other sources, such as public databases; joint marketing partners; social media platforms, as well as from other third parties. We also use cookies, pixel tags or web beacons and other tracking technologies (collectively, cookies) to collect information which might relate to you, your preferences, or your device. This information is mostly used to make the site work properly and to provide a more personalized experience. To learn more about interest-based advertising in general, please visit <http://www.aboutads.info/choices>.

The primary reason we collect Personal Information about California residents is to market our financial products and services.

However, the specific Personal Information that we collect, use and disclose about 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 about California residents subject to the California Privacy Rights Act:

- (1) Identifiers, such as name, address and email address
- (2) Commercial information, such as loyalty program membership information
- (3) Internet or network activity information, such as browsing history and interactions with our website
- (4) Audio, visual and similar information, such as call recordings
- (5) Inferences drawn from any of the Personal Information listed above to create a profile about an individual’s preferences and characteristics, for example
- (6) Sensitive personal information, such as social security numbers

If you are a customer and have a financial product or service with us, the California Privacy Rights Act does not apply to you. We encourage you to go to your account online to review your account information and transactional activity. If your account is closed or you no longer have online account access, this information would have been included on account statements that were previously provided to you. To learn more about the information we collect about our customers, the information we disclose to our service providers (such as print shops) and to third parties (such as affinity/cobrand partners, if applicable), please review the applicable Privacy Notice at <https://cards.barclaycardus.com/banking/privacy-policy/>.

How We Use Personal Information:

The purposes for which we use the Personal Information that we collect about California residents depends on our relationship or interaction with the specific California resident.

A. Business Purposes

In general, 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 develop, and provide our products and services, detect and prevent fraud, perform identity verification, maintain our systems and infrastructure, protect against conduct risk, perform security control and monitor and maintain business records.

B. Commercial Purposes

We may also use Personal Information to personalize and market our products and services to you.

We do not use sensitive personal information, such as social security numbers, unless and until the individual submits an application.

Additional information on how we may use personal information can be found in the section titled ***How We May Use Personal Information*** in our [Online Privacy Policy](#).

Personal Information We Disclose:

We disclose Personal Information about California residents for our business or commercial purposes in a variety of contexts. For example, we disclose Personal Information about California residents to our service providers to market our financial products and services.

In the past 12 months, we have disclosed to third parties, such as our affinity/cobrand partners, the following categories of Personal Information about California residents that are subject to the California Privacy Rights Act:

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

How Long We Retain Personal Information:

We keep your Personal Information for as long as needed or permitted in light of the purpose(s) for which it was obtained. The criteria used to determine our retention periods include (i) for as long as we have an ongoing relationship with you; (ii) as required by a legal obligation to which we are subject; or (iii) as advisable in light of our legal position (such as in regard to applicable statutes of limitations, litigation or regulatory investigations). We may remove Personal Information for inactive accounts from our database, subject to any applicable legal or regulatory obligations. Furthermore, we may delete Personal Information at any time and without providing a reason.

Requests Under the California Privacy Rights Act for Access to and Correction of Personal Information:

If you are a California resident, you may request that we provide 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.

California residents are also provided the right to request correction of inaccurate personal information that we

have about 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 under the California Privacy Rights Act applies, such as where the disclosure of Personal Information would adversely affect the rights and freedoms of another individual or, as discussed above, where information that we collected about you is not subject to the California Privacy Rights Act, such as information that is subject to the GLBA.

If you are a California resident, to make a request described above relating to Personal Information that we collected about you that is not subject to an exception under the California Privacy Rights Act, you may:

1. Submit an online request: [To Make an Information Request](#)
2. Submit an online request: [To Make a Correction Request](#), or
3. Contact us at (866) 599-6827

If you have a financial product or service with us, we encourage you to go to your account online for more information about your account(s) and your account activity. If your account is closed or you no longer have online account access, this information would have been included on account statements that were previously provided to you.

Requests Under the California Privacy Rights Act to Delete Your Personal Information:

If you are a California resident, you may also request that we delete Personal Information that we collected about you. In some instances, we may decline to honor your request where an exception under the California Privacy Rights Act applies. For example, we will not honor your request where the Personal Information that we collected from you that is subject to the GLBA. For example, we are not able to delete a customer's application, account, payment or transaction information.

If you are a California resident, to make a request that we delete Personal Information that we collected about you that is not subject to an exception under the California Privacy Rights Act, you may:

1. Submit an online request: [To Make a Deletion Request](#)
2. Contact us at (866) 599-6827

We Do Not Sell Personal Information:

As provided in this Disclosure, in the past 12 months we have not "sold" Personal Information about California residents within the meaning of the California Privacy Rights Act.

For purposes of this Disclosure, "sold" means the disclosure of Personal Information for monetary or other valuable consideration, and "shared" means sharing, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating orally, in writing, or by electronic or other means, an individual's Personal Information by the business to a third party for cross-context behavioral advertising, whether or not for monetary or other valuable consideration, including transactions between a business and a third party for cross-context behavioral advertising for the benefit of a business in which no money is exchanged.

Sharing Personal Information and Opt-Out Right:

In the past 12 months, we have shared the following categories of Personal Information about California residents that are subject to the California Privacy Rights Act, with third parties for cross-context behavioral advertising:

- (1) Identifiers, such as name and email address;
- (2) Internet or other electronic network activity information, including, but not limited to, IP address, unique device identifier, browsing history and information regarding an individual's interaction with our website.

The third parties with which we share the above categories of Personal Information for cross-context behavioral advertising may include, but are not limited to, Meta (Facebook), Google, Adobe and other social platforms and advertising partners. For more information about how we collect, disclose and secure information obtained through BarclaycardUS.com and other websites operated by us, please review our [Online Privacy Policy](#). We are not

responsible for the privacy, information or other practices of any third parties, including any third party operating any site or service to which we link. The inclusion of a link does not imply endorsement of the linked site or service by us or by our affiliates. We are also not responsible for the collection, usage and disclosure policies and practices (including the data security practices) of other organizations, including any Personal Information you disclose to other organizations.

If you are a California resident, [click here](#) to Opt-Out of sharing. You may also opt-out of sharing information in a browser that participates in the Global Privacy Control framework. See <https://globalprivacycontrol.org/> for more information. We honor Global Privacy Control signals within participating browsers in a frictionless manner.

Freedom From Discrimination:

You have the right to be free from discrimination by a business for exercising your California Privacy Rights Act privacy rights.

California Privacy Rights Act Annual Metrics:

Under the California Privacy Rights Act, we make a copy of the Annual Report that provides requested metrics for the previous calendar year. To access the metrics, click the link below.

[Download Annual Metrics](#)