PayPal Privacy Statement

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Overview

PayPal, Inc. and our subsidiaries and affiliated companies ("we," "our," "us," "PayPal", "PayPal corporate group") provide this Privacy Statement to describe our use of your Personal Information when you use your PayPal account(s), visit our websites ("Sites"), apply for, or use our Services (to the extent available in your jurisdiction). This Privacy Statement does not apply to Excluded Services.

This Privacy Statement does not apply when Personal Information is processed by certain third parties, for example, authorities, credit bureaus, acquirers, and other financial institutions. Instead, the third parties' processing of your Personal Information is regulated by their own privacy policies. We encourage you to read the third parties' privacy policies and know your privacy rights before interacting with them.

If you reside in certain countries, we may process your Personal Information differently to comply with applicable privacy laws in those jurisdictions. You may also have specific privacy rights depending on your place of residence. To help you understand what rights apply to you, in this Privacy Statement we provide jurisdiction-specific information that provides more information based on where you reside.

We encourage you to read this Privacy Statement and to use it to help you make informed decisions. Certain capitalized terms that are not otherwise defined in this Privacy Statement are explained in Definitions.

We may revise this Privacy Statement from time to time to reflect changes to our business, Services, or applicable laws. If the revised version requires notice in accordance with applicable law, we will provide you with 30 days' prior notice by posting notice of the change on the **Policy Updates** or "Privacy Statement" page of our website, otherwise the revised Privacy Statement will be effective as of the published effective date. If you are a new User or are receiving this Privacy Statement for the first time, and there is an upcoming change described on the **Policy Updates** or Privacy Statement page at the time you receive this Privacy Statement, such upcoming change will apply to you on the indicated effective date.

Non-Account Holders

Our Services may be accessed by individuals without a PayPal account or profile. We will collect Personal Information from you even if you are a non-account holder when you use our Services, such as when you use our Pay without a PayPal Account, use Unbranded Payment Services (e.g., Braintree), use a Fastlane profile, or when you receive a payment through the Visa+ service from a PayPal account holder or a payment from a payor using the Hyperwallet services. If you Pay without a PayPal account, we may link your transaction information with your PayPal account if you create a PayPal account later.

Notice at Collection

Categories of Personal Information We Collect

Categories of Personal Information collected from you, including from your interactions with us and use of the Services:

Personal identifiers: Such as name, business name, address, phone number, email, IP address, device information, information collected from cookies or other tracking technologies, government-issued identification, signature, and other information necessary to establish an account or profile.

Records and financial information: Such as identity card numbers, government-issued identification, account header information, bank account and routing numbers, credit and debit card information, income, amount you send or request, your payment instrument, card, financial or funding account in connection with the Services, including issuer name, card type, country code, payment account number, CVV, username, and IBAN information.

Transaction and experience information: Such as account balances, transaction history and transaction details, online shopping cart information, transaction ID, shopping activity and goods or services considered on Partners and Merchants sites, shipping address, shipping options and associated costs when you check out, purchase history, seller information, such as seller name, industry and postal code, buyer information, purchase information, and order tracking and product information.

Commercial information: Such as payout amount, payor information, and the record of the Services.

Geolocation data: Such as Global Positioning System ("**GPS**"), which we may collect with your consent if you have an account for financial Services, and IP-based geolocation data during your user experience or based on your mobile application settings.

Internet or network activity: Such as interactions with our Services, information about response time for web pages, download errors, date and time when you used the service, shopping history, location information, such as your IP address, statistics regarding how pages are loaded or viewed, the websites you visited before coming to the Sites, and other usage and browsing information collected through Cookies.

Biometric data: Such as voice identification, photo identification, or face scans, which we may collect when you consent in the user experience to authenticate you for certain actions related to your account, including, for example, to verify your identity before you access accounts and Services, recover passwords, update profile information, manage payments and payment methods, lift account limitations, and initiate cryptocurrency transfers.

Audio, electronic, visual, or similar information: Such as call recordings when you talk to customer service.

Professional or employment information: Such as business information, job title, contact emails, phone numbers and taxpayer ID numbers.

Imported contact information: Such as name, address, phone number, images, email address or usernames associated with the contacts you import or enter manually.

Account profile information: Such as username, profile picture, gender, or personal description, which you add that may include Sensitive Personal Information. You can set your profile to "Private" at any time.

Information you provide when you contact us: Such as your responses to surveys, recorded conversations, chat conversations with us, email correspondence with us, account or profile status, repayment history, voice identification, vulnerability-related information provided by you and information about others if you choose to share it with us.

Inferred data: Such as gender, income, browsing and purchasing habits, creditworthiness, fraud and risk assessment, your preferences and shopping behavior, which we may infer based on your transactions and interactions with our Services, ads and offers or with our Partners and Merchants.

Information related to legal requirements: Such as information from external sanction lists, including name, date of birth, place of birth, occupation, and the reason why the person is on the external sanction lists in question, consistent with applicable law.

Characteristics of protected classifications: Such as, age or date of birth, nationality, disability, citizenship, and military status.

Sensitive Personal Information: Such as Social Security and tax ID number, government-issued and other related identification, bank account and routing numbers, credit and debit card information, financial information, biometric data (as described above), or precise geolocation data, depending on applicable privacy law. In certain jurisdictions (e.g. under the GDPR), this may also be referred to as "special category information".

Information from your device: Such as language settings, browser ID, device ID, device type, cookie preferences, time zone, operating system, platform, screen resolution, and similar information about your device settings, device's web browser, and internet connection, and data collected from Cookies or other tracking technologies.

We may also obtain the above categories of Personal Information from the following categories of sources**:**

Excluded Services, including Venmo and PayPal Honey.

Third parties, including service providers, Partners and Merchants, payment partners, such as payment networks and processors, credit reporting agencies and public and private credit databases ("**CRAs**"), government entities, data brokers, and financial institutions.

Linked accounts, including non-financial or financial accounts, such as social network accounts, mail accounts, or bank, card, or investment accounts you agree to link to PayPal. You may unlink your linked accounts at any time. If you choose to link these accounts or share such information with us, we will periodically collect and process it until you unlink the account.

Third-party applications that you choose to use, including the Apple App Store, Google Play Store, or social networking sites.

Members of the PayPal corporate group from time to time, such as the PayPal family of companies listed in Our Contact Information.

When you shop on Partner and Merchant sites, the Partner or Merchant may disclose Personal Information with PayPal that we will use in accordance with this Privacy Statement and the relevant PayPal user agreement.

How We Use Personal Information

We may process your Personal Information for a variety of reasons, including to provide our Services, for security and fraud prevention, and to comply with law. We also use Personal Information to allow you to participate in certain features that may be of interest to you, such as syncing your contact list to your account, personalizing content and offers, targeted advertising, or connecting to a third-party platform. Some of these features may be offered with an opt-out or require your consent to enable. You can withdraw your consent at any time, as described in Your Data Protection Rights.

We may collect Personal Information to:

Provide our Services. We may use Personal Information to help you send, receive or request money, initiate a payment, add monetary value to an account, pay a bill, administer your purchases, display shipping options and associated costs when you check out, show you your profile, account and payment information, send and receive transactions and prove that they have been executed, to assess your creditworthiness in connection with our

Services, confirm your identity (also through the use of electronic signature) and your contact information, to authenticate your access to your account or profile and to confirm your account or profile and financial information are accurate and up to date.

For Visa+, we will receive the recipient's name and payment information from Visa and third-party Visa+ participating digital wallets for the purpose of processing and matching Visa+ payment transactions between participating digital wallets and PayPal.

If you are using Fastlane, we may recognize you as a Fastlane user when you shop on participating Partner and Merchant sites, and we may prompt you to engage in participating Partner or Merchant interactions, such as registering for a store or loyalty account using your Fastlane profile. We will also use your Personal Information and payment method details to determine whether the payment you are making with a participating Partner or Merchant is authorized by you and likely to be successfully authorized by the payment method you choose to use when you make a purchase using details from your Fastlane profile.

Provide receipts in connection with PayPal Point of Sale (formerly Zettle by PayPal) services. For buyers using our PayPal Point of Sale services (including Venmo Tap to Pay), you may choose to provide us your contact details so that we can send you digital receipts. If you provide your e-mail address or mobile number to a Partner or Merchant who uses PayPal Point of Sale, we may remember your details for the next time you buy something from a Merchant who uses PayPal Point of Sale in its physical store, if you use the same payment card. This is regardless of whether you have previously bought something from this Merchant or not. This means that your e-mail address or mobile number will be pre-filled in the receipt view for your convenience the next time you buy something from a Merchant who uses PayPal Point of Sale in its physical store.

Manage, analyze and improve our Services. We may use Personal Information to develop new products and features, to administer our Services, to promote the safety and security of the Services, for customer analysis and internal operations (e.g., for troubleshooting) and procedures, data analysis, testing, research, and statistical purposes. We may also use your transaction and experience data on an aggregated basis to generate business insights. We may share those insights with third parties such as our Partners and Merchants to help improve their products and services.

AI and Automated Decision Making. We may use Personal Information to train our artificial intelligence (AI) models that power our Services and help us deliver more secure, efficient, and personalized services. PayPal also uses Automated Decision Making to provide our products and Services, conduct risk analysis, fraud prevention and risk management to protect our customers and business, including to prevent fraud against our Partners and Merchants and strategic ventures. Please see AI and Automated Decision Making to learn more.

Manage your creditworthiness. Pursuant to applicable law, we will use and exchange Personal Information about you with CRAs to assess creditworthiness and product suitability, check your identity, trace and recover debts, and prevent fraud and criminal activity. This information may be supplied by CRAs to other organizations to perform similar checks and to trace your whereabouts and recover debts that you owe.

Associate information about you. If you use our Services without a PayPal Account, we may associate such transactions with your PayPal account if you later establish an account. If you use one of the following—Fastlane, Venmo, and PayPal Honey—we may associate information about your transactions and experiences using these Services to personalize content and offers and improve your use of the PayPal Services.

Market our Services. We may use Personal Information to provide you with information, news, and market our Services including where we partner with others to offer similar services to market about our Partners and

Merchants. We use Personal Information, including when we associate information about you, to better understand and cater to your interests.

Competitions, Offerings and Events. We may use Personal Information to facilitate your participation in competitions, offerings, and events.

Communicate with you. We may use your Personal Information to communicate with you, such as answering a question you sent to our customer service team.

Comply with laws and risk oversight. We may use Personal Information to comply with applicable laws and rules (including anti-money laundering ("**AML**"), bookkeeping laws and rules issued by our designated banks and relevant card networks, and know-your-customer ("**KYC**")), enforce our agreements with you and other people who use our Services, and establish, and exercise or defend a legal claim or collection procedure. We also carry out sanction screening, report to tax authorities, police and other enforcement authorities, supervisory authorities where we are not compelled by applicable laws but where we have a good faith belief that sharing the information is necessary to comply with applicable law. Further, we will conduct financial risk management, such as credit performance and quality, assess product suitability, check your identity, trace and recover debts, prevent criminal activity, fraud and scams, mitigate insurance risks, and support compliance with capital adequacy requirements under applicable law.

Process information about your contacts. We may use Personal Information in order to make it easy for you to find and connect your contacts, improve payment accuracy and suggest connections with people you may know. By providing us with information about your contacts you certify that you have permission to provide that information to PayPal for the purposes described in this Privacy Statement.

Create an account connection between your account and a third-party account or platform. We may use Personal Information to connect with a third-party account, such as your social network account to facilitate payment transactions or a financial institution when you link an account to PayPal or link your PayPal account to another financial institution, directly or through the use of an aggregator.

Send you locally relevant options and for security. If you agree to let us track your precise geolocation, we can customize our Services by personalizing language and content such as providing location-based options, functionality or offers, ads and search results. Even if you don't allow us to track your precise location, we may still use your address to send you location-based options recommended by businesses that are near your address. In addition, we will use precise geolocation to enhance the security of the Sites and Services. We collect precise geolocation data from Users while they are logged into their financial account.

Personalize your experience and develop product recommendations. We may use Personal Information to provide you offers and rewards, show ads or otherwise personalize your experience, such as using insights from purchases and other behaviors on our and our Partner or Merchant websites or apps to develop recommendations about products, brands, sizes, preferences and styles that we provide to our Partners and Merchants so that they can recommend relevant products to you.

Remember your preferences. We may remember your preferences for the next time you use the Services, such as which of your payment methods you prefer or whether you choose to receive digital receipts via email or text when you checkout.

Website cookies and trackers. When you use Services, as well as other third-party sites and services, we might use tracking technologies like cookies. See Our Use of Cookies and Tracking Technologies for more details.

Please note that certain jurisdictions require providing a lawful basis for processing Personal Information. See Our Lawful Basis for Processing Personal Information for more information about our lawful basis for processing Personal Information under the EU and UK General Data Protection Regulation. We apply the same lawful bases for processing under other privacy laws that have equivalent requirements.

When and How We Share Personal Information With Others

We disclose your Personal Information with service providers and third parties, including those participating in the payment network, to help us provide Services, protect our customers from risk and fraud, market our products, and comply with legal obligations. We may use and disclose your Sensitive Personal Information if permitted to carry out legitimate business activities and as allowed by law (e.g., with consent or for certain purposes that do not require offering a right to limit use and disclosure of Sensitive Personal Information).

We may disclose Personal Information with the following categories of service providers:

Service providers. We may disclose Personal Information with our service providers that operate at our direction and on our behalf to perform services we outsource to them, such as AI providers, fraud prevention, bill collection, shipping, processing payments, marketing, research, compliance, audits, corporate governance, communications, technical and/or design services, IT development, maintenance, hosting and support customer service operations. Our contracts dictate that these service providers only use your information in connection with the services they perform for us and not for their own benefit. Under applicable data protection laws, depending upon the country/region in which you reside, you may find a link to those third-party service providers including the purpose of disclosure, types of information disclosed, etc.

We may also disclose Personal Information with the following categories of third parties:

Members of the PayPal corporate group from time to time, such as the PayPal family of companies listed in Our Contact Information, for purposes including (but not limited to) providing the Services you have requested or authorized, managing risk, helping us to detect and prevent potentially illegal and fraudulent acts and other violations of our policies and agreements, and helping us to manage the availability and connectivity of PayPal products, services, and communications.

Excluded Services. We may disclose Personal Information to the Excluded Services (as defined below), including Venmo to provide you with the Services, personalize your use of the Services, and to manage our business, or with PayPal Honey to manage our Rewards program.

Authorities. We may disclose Personal Information with authorities if compelled by a subpoena, court order, or similar legal procedure, when necessary to comply with law, or where the disclosure of Personal Information is reasonably necessary to prevent physical harm or financial loss, report suspected illegal activity, or investigate violations of the relevant agreement, or as otherwise required by law. Such authorities include courts, governments, law enforcement, and regulators. We may also be required to provide other third parties information about your use of our Services, for example, to comply with card association rules, to investigate or enforce violations of our user agreement, or to prevent physical harm or illegal activity.

Other financial institutions. We may disclose Personal Information with financial institutions to jointly offer a product, such as PayPal Credit, PayPal Savings, PayPal Cashback Mastercard and PayPal Extra Mastercard.

Payment networks and processors. We may disclose Personal Information with payment networks and processors to facilitate payment processing or to add cards to your electronic wallet. For payment transactions, your Personal Information will be shared with the provider of the payment services for the participating Partner

and Merchant to enable the processing of the payment transaction. The payment provider for the Partner and Merchant may be PayPal or a third party payment provider.

Fraud prevention and identity verification agencies. We may disclose Personal Information with fraud prevention and identity verification agencies and other companies across industries to assist in detecting activities suggestive of fraud.

Credit reporting and debt collection agencies. We may disclose Personal Information with such agencies to collect unpaid overdue debts through a third party such as a debt collection agency. Please be aware that these parties' privacy notices apply to the processing of Personal Information that you share directly with them, and they may report your unpaid debts to CRAs which may affect your creditworthiness or ability to secure future credit.

Other PayPal account holders to complete a transaction. We may disclose Personal Information with other PayPal account holders to complete a payment transaction, where necessary. This also applies when you interact with ads or offers we provide relating to one of our Partners and Merchants. The Personal Information that may be shared with other PayPal account holders includes your username, profile photo, first and last name, email, city, and phone number in accordance with your account settings.

Other Users in accordance with your account settings. In accordance with your account settings or PayPal.Me preferences, your Personal Information can be seen by other account holders (such as users of Venmo or third party payment networks and processors) to help facilitate a transaction. For example, as part of the send money feature, a User may search for your account to initiate a payment. Based on your account settings, the information shown to other Users may include your username, profile photo, first and last name, email, phone number, city and state, month and year of PayPal account creation, and any additional information you include in the details or "about you" section of your account.

Other Users if you have a business profile. If you have a business profile, we will display a payment link and disclose certain information about you to other Users, including your name or business name, profile picture or logo, and the city associated with your PayPal account, as well as total time selling with us, total number of followers, and total number of unique Users that have paid you in the past year. If you have a business profile, you can choose to display other information to other Users, such as your street address, phone number, email and website, in accordance with your business profile settings.

Your agent or legal representative. We may disclose Personal Information to your agent or legal representative, such as the holder of a power of attorney that you grant, or a guardian appointed by you.

Linked accounts. If you choose to link your PayPal account with a third-party account, we may disclose Personal Information with third-parties who facilitate that linking.

Partners and Merchants, their service providers and others involved in a transaction. We may disclose Personal Information with these parties involved in a transaction such as your user name, address, phone number, email address to enable the purchase and delivery of the goods in the transaction. For example, when you use the Services to initiate online purchases, save your payment information with Fastlane, pay other Users using the Services, pay recipients using Visa+, return goods, or when you participate in transactions through the payment network, we may disclose information about you and your account or Fastlane profile with the other parties (or their service providers) involved in processing your transactions. If you choose to interact with participating Partners and Merchants, we will disclose your profile information with the participating Partners and Merchants and their service providers, and facilitate your transaction, shopping experience or other interaction with participating Partners and Merchants sites. This also applies when you interact with ads or

offers we provide relating to one of our Partners and Merchants. Please note that once Personal Information is shared with Partners and Merchants (or their service providers) involved in a transaction, the handling of your Personal Information by the Partners and Merchants (or their service provider) is subject to the Partners' and Merchants' own privacy policies and procedures.

We may also disclose Personal Information to Partners and Merchants to enable their use of our Services to facilitate your transactions. For example, when you visit a participating Partners and Merchants site or app, the Partners and Merchants can check whether you are a user of PayPal services and present a recommended payment method to you to simplify your checkout process.

For our PayPal customers, we may also disclose your Personal Information to Partners and Merchants that you and we interact with to help ourselves and Partners and Merchants personalize services and offers so you can have a better and more relevant experience. Personal Information we disclose includes, for example, products, sizes, preferences, and styles we think you'll like.

Unless we are required by law to obtain your consent, we disclose Personal Information collected from you after November 27, 2024 (or from earlier if you consent) for personalized shopping experiences in the United States.

To opt-out of disclosures of Personal Information to Partners and Merchants for personalized shopping experiences, log into your PayPal account and edit your preferences in the Data and Privacy setting.

If you opt-out, we will continue to disclose your Personal Information as necessary to complete transactions you initiate but will not disclose Personal Information to Partners and Merchant for personalized shopping experiences.

Other third parties. We may disclose Personal Information with other third parties. For example, we disclose Personal Information to advertising platforms, at your direction. We also disclose Personal Information to security service providers to help prevent unauthorized access to our Services. This further applies to parties we cooperate with for marketing purposes, in particular to show you ads and offers tailored to your interests. **Please be aware that these parties' privacy notice applies to the Personal Information that you share directly with them**. For example, we use Google's reCAPTCHA to prevent misuse of our Services, when you access our mobile application. We may also use Google Address Autofill to ensure accuracy of your address. Google's Privacy Policy and Terms of Use apply to the Personal Information you share with them. For marketing purposes, we may use third parties to identify and display ads on our Services tailored to your interests and track interactions with these ads. Your interactions with such ads are governed by their Privacy Policy.

Buyers in connection with business transfer. We may disclose Personal Information with a buyer in connection with a business transfer. For example, if we are involved in a merger, a purchase, or a sale of all or part of our business or assets, including receivables and debts, we may disclose, under appropriate data protection terms, your Personal Information to an interested or actual buyer of those business or assets. If PayPal or a significant portion of PayPal's assets are acquired by a third party, Personal Information may also be disclosed to that third party.

We may disclose your Sensitive Personal Information as appropriate to carry out legitimate business activities, as you have consented to or as allowed by law. Please also see Sale" and "Sharing" of Personal Information for additional information for individuals in the United States.

How Long We Store Your Personal Information

We retain Personal Information for as long as needed or is permitted in context of the purpose for which it was collected and consistent with applicable law.

The criteria used to determine our retention period is as follows:

Personal Information used for the ongoing relationship between you and PayPal is stored for the duration of the relationship plus a period of 10 years or such period as mandated by any applicable local law once our relationship comes to an end, unless we need to keep it longer to the extent permitted by applicable law, such as:

When consistent with a legal obligation to which we are subject, or when permitted under applicable law, such as under applicable bankruptcy laws and AML obligations.

In connection with litigation, investigations, audit and compliance practices, or to protect against legal claims.

We retain Personal Information for the least amount of time necessary where retention is advisable in light of litigation, investigations, audit and compliance practices, or to protect against legal claims.

We retain biometric data for as long as needed or permitted given the purpose for which it was collected and no more than 3 years after your account closes, unless otherwise required by applicable law.

AI and Automated Decision Making

We may process your Personal Information using AI and/or Automated Decision Making technology under the circumstances described below:

Automated Decision Making. PayPal uses Automated Decision Making technology to make assessments or decisions, including related to risk, fraud and creditworthiness, where permitted and in accordance with applicable law. Our Automated Decision Making technology may use profiling techniques to evaluate personal aspects about you, including to analyze or predict your economic situation, reliability and/or behavior. This enables us to assess, for example, whether you display traits indicating possible credit or financial risk, money laundering or fraudulent activity, that are inconsistent with any submissions you have made to us, or that suggest you have hidden your real identity. In making an Automated Decision, PayPal may process Users' Personal Information. If we determine that you pose a credit, fraud, money laundering or other risk, we may refuse to provide new services to you, stop providing services you currently use, or place limits or restrictions on the services you use. Users may exercise rights related to Automated Decision Making, as described in Your Data Protection Rights.

Agentic AI. PayPal is committed to offering innovative and personalized experiences, and we may, directly or through our trusted partners, provide you with access to Agentic AI tools ("Agentic AI Tools"). These AI tools are designed to operate with a degree of autonomy, enabling them to perform tasks, make recommendations, and even initiate actions on your behalf, all while learning from your interactions. Agentic AI Tools leverage generative AI technology to enhance your experience on the PayPal platform.

We encourage you to carefully consider the recommendations and actions of Agentic AI Tools. Our Agentic AI Tools are not designed to make decisions that have legal or similarly significant effects, such as decisions with legal, medical, financial, or employment implications, and you must not use (or attempt to use) them for any such purpose. These tools are intended only to provide general assistance and insights, and you should not rely on them to replace your own judgement and expertise.

Agentic AI Tools require access to certain information to function effectively. When you use these tools, they will have access to your Personal Information, including queries, preferences, interests, purchase history, and payment information.

Our Use of Cookies and Tracking Technologies

When you interact with our Services, open email we send you, or visit a third-party website for which we provide Services, we and our partners use Cookies to grant you access to our Sites, Services, applications and tools, recognize you as a user, customize your online experiences and online content, including to serve you interest-based advertising, perform analytics, mitigate risk and prevent potential fraud, and promote trust and safety across our Services. We use Cookies to collect your device information, internet activity information, and generate inferences as described above.

Where appropriate, security measures are set in place to prevent unauthorized access to our Cookies and similar technologies. A unique identifier ensures that only we and/or our authorized service providers have access to Cookie data.

Service providers are companies that help us with various aspects of our business, such as Sites operations, Services, applications, advertisements and tools. We may use some authorized service providers to help us to serve you relevant ads on our Services and other places on the internet. These service providers may also place Cookies on your device via our Services (third-party Cookies). They may also collect information that helps them identify your device, such as IP-address or other unique device identifiers.

Certain aspects and features of our Services and Sites are only available through the use of Cookies, so if you choose to disable or decline Cookies through your device or browser settings, your use of the Sites and Services may be limited or not possible.

Do Not Track

Some web browsers have an optional setting called "Do Not Track" ("**DNT**") that lets you opt-out of being tracked by advertisers and some third parties. Because many of our services won't function without tracking data, we do not respond to DNT settings.

If you want to know more about how we use cookies, please review our Statement on Cookies and Tracking Technologies. To learn how to opt-out of this kind of tracking technology, visit About Ads.

Your Data Protection Rights

Under applicable data protection laws, depending upon the country in which you reside, and subject to applicable exceptions and definitional differences among various laws, you may have certain rights about how your Personal Information is collected, stored, used and shared.

Whether you decide to exercise your privacy rights or not, we will not discriminate or deny you services, charge you different prices, or provide you with a different level of service solely for exercising your privacy rights. Although, certain personalized services for PayPal customers may not provide the same level of personalization if you decide to limit the amount of Personal Information you share with us.

How you can exercise your rights

We recognize the importance of your ability to control the use of your Personal Information and provide several ways for you to exercise your privacy rights.

If you, or an authorized agent, where permitted, want to exercise any of your rights relating to your Personal Information in your account profile(s), please follow the instructions on how to exercise your data protection rights below.

Even if you do not have a PayPal account (for example, where you use Pay without a PayPal account), you may find instructions to submit a privacy-rights request.

We may first need to verify who you are before we can respond to your request. If permitted or required under privacy laws, we may ask you to provide us with information necessary to reasonably verify your identity before responding to your request. We will compare the information you submit against our internal business records to verify your identity. If we can't verify your identity, we may not be able to fulfill your request, unless the right does not require verification. If we deny your request in whole or in part, you may have the right to be informed of the reasons we have for not taking action and regarding the possibility to appeal our decision or lodging a complaint with a supervisory authority and seeking judicial remedy. In such circumstances, we will provide you with information regarding the appeals process. You can also contact us, as noted in Our Contact Information.

Authorized agents

If we receive your request from an authorized agent, we may ask for evidence that you have provided such agent with a power of attorney or that the agent otherwise has valid written authority to submit requests to exercise rights on your behalf, including a guardianship, conservatorship or other protective arrangement.

Your rights

Your right to know and request a copy of the Personal Information. If you want to request the Personal Information that we've collected about you, you have choices:

- Log in to your PayPal account(s) or profile management portal, and submit a request.
- If you reside in the United States, Call or contact us and request that we provide you with the data we've collected. For other countries, please refer to Our Contact Information.

Your right to request a list of specific third parties. If you want to request a list of the specific third parties to which we have disclosed your Personal Information:

- If you reside in the United States, Call or contact us and request that we provide you with the data we've disclosed. For other countries, you may also submit a request through the Help Center.

Your right to correct your Personal Information. If you want to correct certain of your Personal Information, you can:

- Log in to your PayPal account(s) or profile management portal, and submit a request.
- If you reside in the United States, Call or contact us and request that we provide you with the data we've collected. For other countries, please refer to Our Contact Information.

Your right to delete your Personal Information. If you want to delete certain of your Personal Information, you can:

Log in to your PayPal account(s) or profile management portal, and delete any information that you've previously added. For example, you may delete your non-primary addresses in your settings.
If you reside in the United States, Call or contact us and request that we provide you with the data we've collected. For other countries, please refer to Our Contact Information.
Close your PayPal account(s) or profile.

If you close your PayPal account(s) or profile, delete, or request that we delete Personal Information, we still need to keep some Personal Information as explained in How Long Do We Store Your Personal Information so we can, where permitted by applicable law:

Complete a transaction, provide goods or services you requested, or comply with our promises to you in the user agreement or other contract you have with us;
Detect and prevent malicious, fraudulent, or illegal activity;
Protect your (or another person's) legal rights, including the right to free speech;
Manage our internal business processes that are reasonably related to your expectations when using our Services;
Comply with laws and other legal or governmental processes; and
Other exempt purposes under applicable law.

Your right to object to legitimate interest processing. Where applicable by law, if you want to object to our use of your Personal Information to pursue our legitimate interests or those of a third party, you can refer to Our Contact Information of this Privacy Statement to contact us. See Our Lawful Basis for Processing Personal Information for more information.

Your right to withdraw your consent. If you want to withdraw consent to our use of your Personal Information in circumstances where we processed it with your consent, you can refer to Our Contact Information of this Privacy Statement to contact us. Withdrawing your consent will not affect the lawfulness of any processing we conducted prior to your withdrawal, nor will it affect processing of your Personal Information conducted in reliance on a lawful processing ground other than consent.

Your right to object to or opt out of Profiling in furtherance of Automated Decisions that produce legal or similarly significant effects on you and related rights.

As explained in AI and Automated Decision Making we may use Automated Decision Making technology and Agentic AI Tools.
In the United States, these are either exempt practices or do not trigger an opt-out right under applicable United States privacy laws. However, in other jurisdictions, individuals may exercise the right to seek a review of, or to object to and/or revoke consent for, an Automated Decision that has legal or similarly significant effects on them (together with the relevant Profiling), where this right exists, by contacting us. We will then review the decision, taking into account relevant additional circumstances.
If you are not approved under the Automated Decisions, you may not have access to our services. PayPal has several safety mechanisms to ensure the decisions are appropriate. These mechanisms include ongoing overviews of our decision models and random sampling in individual cases. If you have any concern about the outcome, you can contact us, and we will determine whether the procedure was performed appropriately.

Your rights related to Sensitive Personal Information. Where required by law, we will obtain your consent before collecting and processing your Sensitive Personal Information. You can withdraw your consent by contacting us and refer to Our Contact Information of this Privacy Statement.

We will also only use your Sensitive Personal Information in accordance with the consent you have given or for certain permitted purposes to the extent permitted or exempt under applicable law, which is why it is not necessary to exercise a right to limit use and disclosure of Sensitive Personal Information under the United States privacy laws. Under the United States privacy laws, these permitted purposes include providing the goods or services you requested; preventing, detecting, and investigating security incidents; resisting malicious, deceptive, fraudulent, or illegal actions and prosecuting those responsible; verifying or maintaining the quality or safety of a product, service, or device; and ensuring physical safety of natural persons. The exemption we rely on for precise geolocation is based on the Gramm-Leach-Bliley Act.

Your rights related to disclosure of Personal Information to third-parties for direct marketing purposes: You may request certain details about how your Personal Information is disclosed to third parties for direct marketing purposes. In the United States, Call or contact us.

Understanding your choices

You can control how Personal Information is collected or disclosed, as well as how we communicate with you. Here are some of the ways you can customize your choices.

Choose how we collect Personal Information

You may choose to limit the Personal Information you provide when our apps or Services request it. To help make choices that are right for you, it's important to understand that Personal Information helps us provide a richer, more personalized experience for you.

Also, some Personal Information is required for our Services to function. For example, sharing your contacts helps make it easier for you to find the people you want to send money to. If you choose not to share your contacts with us, you can still use our mobile apps, but some actions may not be as fast or easy as it would be if you shared your contacts. Another example is creating an account or Fastlane profile with us. If you choose not to provide information that is required for an account or Fastlane profile to function, like your name and email address, we will not be able to create an account or Fastlane profile for you.

Choose how linked accounts collect and use Personal Information

If you link your account(s) to a third-party service, you may be able to manage how your Personal Information is collected, used, and shared by them. Read the third parties' privacy policies to see the choices they offer you.

You can control which third-party services you link to your account and what Personal Information they can collect about you. For example, to manage the permissions, go to the Security settings in your account(s).

Choose what we disclose with other Users

Some Personal Information may be seen by other Users. You may be able to adjust or turn off this setting in the Data and Privacy section in your account settings.

Choose what we share with Partners and Merchants for Personalized Shopping

Unless we are required to obtain your consent, we share Personal Information collected after November 27, 2024 (or from earlier if you consent) for personalized shopping experiences in the United States. Personal Information we disclose includes, for example, products, preferences, sizes, and styles we think you'll like. To opt-out of Personal Information sharing with Partners and Merchants for personalized shopping experiences, log into your PayPal

account and edit your preferences in the Data and Privacy setting. If you opt-out, we will continue to disclose your Personal Information as necessary to complete transactions you initiate but will not disclose Personal Information to Partners and Merchants for personalized shopping experiences.

Choose how we communicate with you

Your choices about how we communicate with you differ depending on the purpose of the message, how it is delivered and other requirements under applicable law. Some messages are considered optional, and some are necessary for you to manage your accounts or Fastlane profile with us. We use email, text messages, push notifications on your mobile device, and even phone calls or paper mail depending on the situation, your preferences and applicable law.

You can click the unsubscribe link in a PayPal, Hyperwallet, or Fastlane marketing email, opt-out of a text message by replying "STOP," or turn off notifications on your device. You can also change your account's notification settings or the notification preferences on your device.

You won't be able to opt-out of messages that are considered necessary for the Services, such as digital receipts and emails that alert you to changes in your account(s) or Fastlane profile's status. You may be able to decide how we send those messages, such as by email, phone, text message, or a notification on your mobile device.

How We Protect Your Personal Information

We maintain technical, physical, and administrative security measures designed to provide reasonable protection for your Personal Information against loss, misuse, interference, unauthorized access, disclosure, and alteration. The security measures include firewalls, data encryption, physical access controls to our data centers, and information access authorization controls. While we are dedicated to securing our systems and Services, you are responsible for securing and maintaining the privacy of your password(s) and account or profile registration information and verifying that the Personal Information we maintain about you is accurate and current. We are not responsible for protecting any Personal Information that we share with a third-party based on a linked account connection that you have authorized.

Whether Children May Use Our Services

The Sites and Services are not directed to children under the age of 18. We do not knowingly collect information, including Personal Information, from children under the age of 18 or other individuals who are not legally allowed to use our Services. If we obtain actual knowledge that we have collected Personal Information from someone not allowed to use our Services, we will promptly delete it, unless we are legally obligated to retain such data. Please contact us if you believe that we have mistakenly or unintentionally collected information from someone not allowed to use our Services.

International Transfers of Personal Information

We operate in many countries, and we (or our service providers) may transfer your Personal Information and process it outside the country where you live. For example, we use third-party service providers to process and store your Personal Information in the United States and other countries. These countries do not always afford a level of privacy protection that is equivalent to the protection offered to Personal Information in your country. We have taken and will continue to take specific steps, in accordance with the applicable data protection and privacy laws, to protect your Personal Information (e.g., intra-company agreements, model contractual clauses, and/or

derogations). By using our Sites and Services, where permitted under applicable privacy laws, you agree to your Personal Information being transferred to other countries, including countries that have different data protection rules than your country.

Definitions

Automated Decision and **Automated Decision Making** refers to the process of making a decision by automated means without or limited human involvement, depending on applicable law. In some cases, these decisions could have a legal or similarly significant effect on you as an individual. These terms also mean like concepts under applicable laws.

Cookies means tracking technologies such as cookies, pixel tags, web beacons, and widgets.

Device Information means data that can be automatically collected from any device used to access the Services. Such information may include, but is not limited to, your device type, your device's network connections, your device's name, your device IP address, information about your device's web browser and internet connection you use to access the Services, geolocation information, and information about apps downloaded to your device.

Excluded Services means companies or separate brands, affiliates, or subsidiaries of PayPal, who process Personal Information in accordance with their own terms of service and separate privacy statements. Examples include Venmo, Honey Science LLC, Chargehound LLC, Paidy Inc., Simility, Swift Financial LLC, and Bill Me Later, Inc.

Fastlane means the online tool whereby individuals can store their payment methods and other Personal Information with PayPal so that they can complete the checkout process faster, create a store or loyalty account, or facilitate other transactions at participating Partners and Merchants with payment card, contact information, shipping data or other data they save in their Fastlane profile as relevant to the specific interaction, participating Partners and Merchants, all without having to manually input payment method details and other Personal Information each time they check out.

Hyperwallet means the PayPal technology and online service that allows payout capabilities for businesses of all shapes and sizes through a single integration.

Partners and Merchants means our partners and the merchants, partners or businesses that our Users transact with for the purpose of obtaining goods or services.

Pay without a PayPal Account means our Services may be accessed by individuals without using a PayPal account, a Fastlane profile, or the Unbranded Payment Services. Pay without a PayPal account does not include Venmo, which is subject to its own terms of service and separate privacy statement.

Personal Information in this Privacy Statement means any information that directly or indirectly identifies you or is reasonably capable of being associated with you or your household information about you, including your identity, finances and online behavior, or such broader meanings as given under the definitions of personal information, personal data, personally identifiable information, or other like terms under applicable privacy laws.

Profiling means analysis of an individual's personality, behavior, interest and habits to make predictions or decisions about them, including like terms under applicable laws.

Services refers to all PayPal-branded or unbranded payment, financial, and personalization products and solutions, including transactions, rewards, advertising (including PayPal Ads), PayPal Groups, Fastlane, Xoom, Pool, Hyperwallet, credit and financing (including Partner and Merchant offerings), merchant tools, and emerging financial technologies (including Fastlane), with the exception of Excluded Services. It also includes all related

websites, platforms, applications, and future innovations offered or supported by PayPal. Your use of Services includes interaction with our Sites.

Sites means the websites, mobile apps, official social network platforms, or other online properties through which PayPal offers the Services and which has posted or linked to this Privacy Statement.

Unbranded Payment Services means when you are interacting with and making payments to Partners and Merchants using our card processing and/or ACH origination services that do not carry the PayPal brand or when you use our Braintree services.

Users means other account holders and non-account holders of the PayPal Services.

Our Contact Information

If you have questions about this Privacy Statement or your Personal Information, contact us so we can help.
To talk about your PayPal account or Unbranded Payment Services:

• Call PayPal Customer Service at 1-888-221-1161; or

• Visit our Customer Service web portal.

To talk about your Hyperwallet account:

• Call Hyperwallet Customer Service at 1-877-546-8220; or

• Log into the Hyperwallet Pay Portal (Go to "Support," select "Email" and complete the form for "Privacy Concerns").

To talk about your Fastlane profile:

• Call PayPal Customer Service at 1-844-705-3555; or

• Visit your Fastlane profile management portal.

To talk about your Xoom account:

• Call Xoom Customer Service at 1-877-815-1531; or

• Visit our Help Center web portal.

Please see the table below for additional information relevant to your local country/region. You may lodge a complaint with the Supervisory Authority for data protection in your region if permitted under applicable law.

Country or Region	**Data Protection Officer ("DPO"), and Contact Information**
Albania	PayPal (Europe) S.a.r.l. et Cie, S.C.A. 22-24 Boulevard Royal L-2449

	Luxembourg Contact Online for Privacy queries
Argentina	PayPal Pte. Ltd. 5 Temasek Boulevard 09-01 Suntec Tower 5 Singapore 038985 Contact Online for Privacy queries
Australia	PayPal Australia Pty Ltd ABN 93 111 195 389, AFSL 304962 GPO Box 351 Sydney NSW 2001 Contact Online for Privacy queries
Brazil	PayPal do Brasil Instituição de Pagamento Ltda. Attention: Legal Department Avenida Paulista, 1048 13th Floor, CEP 01310-100 Sio Paulo, SP – Brazil Contact Online for Privacy queries
Brunei	PayPal Pte. Ltd. 5 Temasek Boulevard 09-01, Suntec Tower 5 Singapore 038985 Contact Online for Privacy queries
Canada	PayPal Canada Co. MaRS Centre West Tower 661 University Avenue Suite 506 Toronto, ON M5G Contact Online for Privacy queries
EU	PayPal (Europe) S.a.r.l. et Cie, S.C.A. 22-24 Boulevard Royal L-2449, Luxembourg Contact Online for Privacy queries
Hong Kong	PayPal Pte. Ltd. 5 Temasek Boulevard 09-01 Suntec Tower 5 Singapore 038985 Contact Online for Privacy queries
India	PayPal Payments Private Limited 5 Temasek Boulevard 09-01 Suntec Tower 5 Singapore 038985 Contact Online for Privacy queries

Israel	PayPal Pte. Ltd. 5 Temasek Boulevard 09-01 Suntec Tower 5 Singapore 038985 Contact Online for Privacy queries
Japan	PayPal Pte. Ltd. 5 Temasek Boulevard 09-01 Suntec Tower 5 Singapore 038985 Contact Online for Privacy queries
South Korea	PayPal Pte. Ltd. 5 Temasek Boulevard 09-01 Suntec Tower 5 Singapore 038985 Contact Online for Privacy queries Pursuant to the Personal Information Protection Act and the Network Act, the contact details of the domestic agent and Data Protection Office are as follows: Name and representative: PayPal Korea Services LLC (representative: Mun Yat Wong) Address, telephone and e-mail: Regus Samsungdong Limited (World Trade Center), 27th, 30th Floor, Trade Tower, 511 Young Dong Street, Gangnam-gu, Seoul, South Korea 06164, (+82) 02 737 5775, skrprivacy@paypal.com
Malaysia	PayPal Pte. Ltd. 5 Temasek Boulevard 09-01, Suntec Tower 5 Singapore 038985 Contact Online for Privacy queries
Mexico	Operadora PayPal de México, S. de R.L. de C.V Avenida General Mariano Escobedo 476, 14th Floor, Colonia Nueva Anzures, Miguel Hidalgo, Mexico City, Mexico 11590 Contact Online for Privacy queries
Norway	PayPal (Europe) S.a.r.l. et Cie, S.C.A. 22-24 Boulevard Royal L-2449, Luxembourg Contact Online for Privacy queries
Iceland	PayPal (Europe) S.a.r.l. et Cie, S.C.A. 22-24 Boulevard Royal L-2449, Luxembourg Contact Online for Privacy queries

Lichtenstein	PayPal (Europe) S.a.r.l. et Cie, S.C.A. 22-24 Boulevard Royal L-2449, Luxembourg Contact Online for Privacy queries
Philippines	PayPal Pte. Ltd. 5 Temasek Boulevard 09-01, Suntec Tower 5 Singapore 038985 Contact Online for Privacy queries
Russia	PayPal (Europe) S.a.r.l. et Cie, S.C.A. 22-24 Boulevard Royal L-2449, Luxembourg Contact Online for Privacy queries
Singapore	PayPal Pte. Ltd. 5 Temasek Boulevard 09-01, Suntec Tower 5 Singapore 038985 Contact Online for Privacy queries
Sri Lanka	PayPal Pte. Ltd. 5 Temasek Boulevard 09-01, Suntec Tower 5 Singapore 038985 Contact Online for Privacy queries
Switzerland	PayPal (Europe) S.a.r.l. et Cie, S.C.A. 22-24 Boulevard Royal L-2449, Luxembourg Contact Online for Privacy queries
Taiwan	PayPal Pte. Ltd. 5 Temasek Boulevard 09-01, Suntec Tower 5 Singapore 038985 Contact Online for Privacy queries
Thailand	Athenee Tower, 23F; 63 Wittayu Road; Lumpini, Pathumwan; Bangkok 10330, Thailand Contact Online for Privacy queries
UK	PayPal UK Ltd 5 Fleet Place London, UK EC4M 7RD Contact Online for Privacy queries
United Arab Emirates	PayPal Pte. Ltd. 5 Temasek Boulevard 09-01, Suntec Tower 5 Singapore 038985 Contact Online for Privacy queries
United States	PayPal Inc. 2211 N. 1st St., San Jose, CA 95131 Contact Online for Privacy queries

Vietnam	PayPal Pte. Ltd. 5 Temasek Boulevard 09-01, Suntec Tower 5 Singapore 038985 Contact Online for Privacy queries

Disclosures for Individuals in the United States

This section contains additional disclosures for individuals in the United States and supplements PayPal's Privacy Statement above.

Summary of Personal Information Collected and Disclosed in the Prior 12 Months, Including under the California Consumer Privacy Act, as amended by the California Privacy Rights Act ("CCPA")

This section provides additional information regarding PayPal's prior 12-month Personal Information processing activities under the CCPA. In the preceding 12 months, we have collected the categories of Personal Information set forth in the table below. For details about the precise data points we collect and the categories of sources of such collection, please see Categories of Personal Information We Collect. In the preceding 12 months, we have disclosed the following categories of Personal Information for business purposes to the following categories of third parties, which we describe in greater detail in How We Use Personal Information and When and How We Share Personal Information With Others.

Categories of Personal Information We Collect	**Purpose of Collection and Disclosure**	**Categories of 3rd Parties to which PayPal Discloses this Personal Information for Business Purpose**
Identifiers	Provide Services Communicate with you Link an account Manage and improve our Services Manage fraud and risk Market our Services Comply with laws Process information about your contacts Communicate with you Provide receipts in connection with PayPal Point of Sale services Remember your preferences Associate information about you	PayPal and PayPal affiliates Authorities Other financial institutions Card networks and payment Processors Fraud prevention and identity verification agencies CRAs Service providers Other Users in accordance with account settings Linked accounts Partners and Merchants Other third parties Buyers in connection with a business transfer
Records and Financial Information (including Personal Information	Provide Services Communicate with you Link an account	PayPal and PayPal affiliates Authorities Other financial institutions

described in California Customer Records Act)	Keep your account and Fastlane profile and financial information up to date Manage and improve our Services Manage fraud and risk Market our Services Provide personalized Services Comply with laws Process information about your contacts Communicate with you	Card networks and payment processors Fraud prevention and identity verification agencies CRAs Service providers Other Users in accordance with account settings Linked accounts Partners and Merchants Other third parties for business purposes Buyers in connection with a business transfer
Commercial information	Provide Services Communicate with you Manage and improve our Services Manage fraud and risk Market our Services Comply with laws Remember your preferences Associate information about you	PayPal and PayPal affiliates Service providers Authorities Other financial institutions Partners and Merchants Other third parties Buyers or in connection with business transfer Other Users if you have a business profile
Geolocation Data	• Send you location-based options • Manage fraud and risk	• Authorities • PayPal and PayPal affiliates • Service providers • Other financial institutions • Partners and Merchants
Internet or network activity	Operate and provide Services Communicate with you Manage and improve Services Market our Services Send you locally relevant options Comply with laws	PayPal and PayPal affiliates Service providers Other financial institutions Partners and Merchants Authorities
Biometric	Authenticate you for certain actions related to your account, including to: meet regulatory requirements or before you access accounts and Services;	Service providers

	recover passwords; update profile information; manage payments and payment methods; lift account limitations; and initiate third-party crypto currency transfers.	
Audio, electronic, visual, or similar information	Provide Services Authenticate your access to an account or Fastlane profile Manage and improve Services Manage fraud and risk	Service providers PayPal and PayPal affiliates Merchants and Partners Authorities
Professional or employment information	Provide Services Manage fraud and risk	Service providers PayPal and PayPal affiliates Merchants and Partners Authorities Other financial institutions
Information about your imported contacts	Provide Services	Service providers
Information in your PayPal, Hyperwallet or Xoom account or Fastlane profile	Provide Services	Service providers PayPal and PayPal affiliates Merchants and Partners Authorities Other financial institutions
Information you provide when you contact us	Provide Services Authenticate your access to an account or Fastlane profile Manage and improve Services Manage fraud and risk	Service providers PayPal and PayPal affiliates Merchants and Partners Authorities
Inferred data	Provide Services Manage fraud and risk Market our Services Display content based on your interest Better respond to your requests or inquiries or for similar customer service issues	PayPal and PayPal affiliates Service Providers Other financial institutions Merchants and Partners Authorities

	Verify your identity Conduct risk assessment	
Sensitive Personal Information	Provide Services Manage fraud and risk	PayPal and PayPal affiliates Service providers Other financial institutions Merchants and Partners Authorities Buyers or in connection with business transfer
Characteristics of Protected Classifications	Provide our Services Manage risk	PayPal and PayPal affiliates Service providers Authorities
Information from your device	Provide Services Manage and improve our Services Manage fraud and risk Communicate with you Link an account Market our Services Personalize your experience Comply with laws	PayPal and PayPal affiliates Service providers Other financial institutions Merchants and Partners Authorities

"Sale" and "Sharing" of Personal Information

PayPal does not "sell" Personal Information or "share" Personal Information for cross-context behavioral or targeted advertising that is subject to non-exempt practices under comprehensive privacy laws in the United States, including for children under the age of 16, and has not done so in the prior 12 months. Some Personal Information collected, processed, or disclosed by a financial institution are subject to federal laws, such as the Gramm-Leach-Bliley Act. Please see Notice for Consumers of Financial Products and Services below for more information about your rights under United States federal law.

CCPA Privacy Rights Reporting

PayPal provides its metrics required under the CCPA relating to how it handled privacy rights requests.

Notice for Consumers of Financial Products and Services

The following Notice for Consumers of Financial Products and Services does not apply to Unbranded Payment Services. Please note, the definition of "personal information" for this portion of the Privacy Statement has the meaning given to it by the Gramm-Leach-Bliley Act.

Rev. November 17, 2025	
FACTS	**WHAT DOES PAYPAL DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: Social Security number and account balances Payment history or transaction history Credit history or credit scores When you are *no longer* our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons PayPal chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	**Does PayPal share?**	**Can you limit this sharing?**
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For our nonaffiliates to market to you	Yes	Yes

To limit our sharing	
To limit our sharing	You may limit certain sharing by logging into you PayPal Account and editing your preferences in the Data and Privacy setting. Call 1-888-221-1161 to limit all sharing where permitted. Please note: If you are a *new* customer, we can begin sharing your information 30 days from the

	date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call our customer service at 1-888-221-1161 or visit us at /smarthelp/contact-us/privacy.

Who we are	
Who is providing this notice?	This privacy notice is provided by PayPal, Inc. and is applicable to your personal PayPal and Xoom accounts, and Fastlane profile.
What we do	
How does PayPal protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does PayPal collect my personal information?	We collect your personal information, for example, when you open an account or provide account information use your credit or debit card or give us your contact information use your PayPal, and/or Xoom account to tell us who receives the money use your PayPal, and/or Xoom account to tell us where to send the money We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only sharing information about your creditworthiness for affiliates' everyday business purposes affiliates from using your information to market to you sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include Bill Me Later, Inc.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates with which we share personal information include service providers that perform services or functions on our behalf.

Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial companies and banks.

Other important information

We may transfer Personal Information to other countries, for example, for customer service or to process transactions.

If you are an existing PayPal customer who had a PayPal account before November 27, 2024, we only share personal information collected after November 27, 2024, unless you opt-out. We may share information from earlier in your account, which allows for even better personalization, if you affirmatively consent by editing your preferences in your Data and Privacy settings.

If you are a customer who opened a PayPal account after November 27, 2024, we can begin sharing information associated with your account. When you are no longer our customer, we continue to share your information as described in this notice.

Other Privacy Rights: Please see our general Privacy Statement to learn more about our Personal Information handling practices and other rights you may have under privacy laws for Personal Information that is not covered by the Gramm-Leach-Bliley Act. In addition, please see our California, North Dakota, and Vermont Supplemental Financial Privacy Notice for more information about state financial privacy laws. Contact us if you have questions about our Privacy Statement, this consumer notice, or your Personal Information.

California: If your PayPal or Xoom account or Fastlane profile has a California mailing address, we will not share Personal Information we collect about you except to the extent permitted under California law, including for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law.

To talk about your PayPal account, call PayPal Customer Service at 1-888-221-1161 or visit our Customer Service web portal. To talk about your Xoom account, call Xoom Customer Service at 1-877-815-1531 or visit our Help Center web portal. To talk about your Fastlane profile, call PayPal Customer Service at 1-844-705-3555 or visit your Fastlane profile management portal.

Vermont: If your PayPal, Xoom account or Fastlane profile has a Vermont mailing address, we will not disclose information about your creditworthiness to our affiliates and will not disclose your Personal Information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at Customer Service web portal or call 1-888-221-1161.

Nevada: If your PayPal, Xoom account or Fastlane profile has a Nevada mailing address, we are providing this notice pursuant to Nevada law. If you prefer not to receive marketing calls from PayPal, you may be placed on our internal Do Not Call List by calling 1-888-221-1161 or going to /smarthelp/home. For more information, you can contact PayPal at 12312 Port Grace Blvd, La Vista, NE 68128 or you can contact the Bureau of Consumer Protection, Office

of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email: Aginfo@ag.nv.gov.

Disclosures for Individuals in the United Kingdom ("UK") and European Economic Area ("EEA")

This section contains additional disclosures for individuals in the UK and EEA and supplements PayPal's Privacy Statement above.

Data Controller

The data controller of your Personal Information is the PayPal entity established in the country or jurisdiction where you reside, which can be found in Our Contact Information.

Our Lawful Basis for Processing Personal Information

We may process your Personal Information in accordance with the lawful bases below under the General Data Protection Regulation	**Types of Data**	**Lawful basis and special condition for processing (if relevant)**
These processing purposes include: to provide our Services, to fulfil relevant agreements with you and to otherwise administer our business relationship with you; to administer your payment for products and the customer relationship; to assess your creditworthiness in connection with your application, confirm your identity and your contact information, and protect you and others from fraud; to confirm your identity, also through the use of electronic signature, and verify your personal and contact details; to prove that transactions have been executed; to establish, exercise or defend a legal claim or collection procedure; to comply with internal procedures; to assess which payment options and services to offer you, for	**Necessary categories of Personal Information include:** Registration and contact information; Identification and signature information; Payment information; Information related to legal requirements; Information you provide when you contact us; Transaction information; Package tracking; Service-specific; Personal Information; Information from CRAs and financial institutions; Information from your connected financial accounts; Information from your use of the Services; Technical usage data; Device information; and Location data.	We collect these categories of Personal Information because we consider them **necessary to fulfil our pre-contractual and contractual obligations** to you and without which you will not be able to use the Services.

example by carrying out internal and external credit assessments;
for customer analysis, to administer our Services, and for internal operations, for example troubleshooting, data analysis, testing, research and statistical purposes;
to communicate with you in relation to our Services;
to promote the security of the Services;
to comply with applicable laws, such as AML and bookkeeping laws and rules issued by our designated banks and relevant card networks;
specifically for Visa+, we will receive the recipient's name and payment information from Visa and third-party Visa+ participating digital wallets for the purpose of processing and matching Visa+ payment transactions between participating digital wallets and PayPal;
For Fastlane users, we may recognize you as a Fastlane user when you shop on participating Partner and Merchant sites, and we may prompt you to engage in participating Partner or Merchant interactions, such as registering for a store or loyalty account using your Fastlane profile. We will also use your Personal Information and payment method details to determine whether the payment you are making with a participating Partner or Merchant is authorized by you and likely to be successfully authorized by the payment method you choose to use when you make

a purchase using details from your Fastlane profile; and provide receipts in connection with PayPal Point of Sale services. For buyers using our PayPal Point of Sale services (including Venmo Tap to Pay), you may choose to provide us your contact details so that we can send you digital receipts. If you provide your e-mail address or mobile number to a Partner or Merchant who uses PayPal Point of Sale, we may remember your details for the next time you buy something from a Merchant who uses PayPal Point of Sale in its physical store, if you use the same payment card. This is regardless of whether you have previously bought something from this Merchant or not. This means that your e-mail address or mobile number will be pre-filled in the receipt view for your convenience the next time you buy something from a Merchant who uses PayPal Point of Sale in its physical store.		
These processing purposes include: to ensure that content is presented in the most effective way for you and your device; to prevent misuse of our Services as part of our efforts to keep our platform safe and secure; to determine your eligibility for and to communicate with you about Services for which you may qualify or that may be of interest to you, for example by carrying out internal credit assessments;	**Necessary categories of Personal Information include:** Registration and contact information; Identification and signature information; Payment information; Information related to legal requirements; Information you provide when you contact us including information related to your vulnerability; Transaction information; Package tracking;	We have a legitimate interest in ensuring that PayPal remains a secure financial service and continuing to offer services that are innovative and of interest to you as well as to optimize our sales efforts by tailoring our services to your interests including ads and offers you may be shown. **We do this where our legitimate interests are not overridden by the interests or fundamental rights and freedoms of the data subject.**

to carry out risk analysis, fraud prevention and risk management (e.g., through Automated Decision Making and AI); to manage and improve our Services and for general business development purposes, for example improving risk models to minimize fraud, develop new products and features, for internal operations (e.g., for troubleshooting), data analysis, testing, research, statistical purposes, and explore new business opportunities; to keep your account and financial information up to date; for marketing, product and customer analysis, including where we partner with others to offer similar services to market about our Partners and testing, for example to improve our product range and optimize our customer offerings; to comply with applicable laws, such as AML, bookkeeping laws, regulatory capital adequacy requirements, and rules issued by our designated banks and relevant card networks. For example, when we process Personal Information for KYC requirements, to prevent, detect and investigate money laundering, terrorist financing and fraud. We also carry out sanction screening, report to tax authorities, police enforcement authorities, enforcement authorities, supervisory authorities where we are not compelled by applicable laws but where we have	Service-specific Personal Information; Information from CRAs and financial institutions; Information from your connected financial accounts; Information from your use of the Services; Technical usage data; Device information; and Location data.	

a good faith belief that sharing the information is necessary to comply with applicable law;
to facilitate your participation in competitions, offerings, and events;
to conduct financial risk management obligations, such as credit performance and quality, assess product suitability, check your identity, trace and recover debts, and prevent criminal activity, insurance risks and compliance with capital adequacy requirements under applicable law;
to process information about your contacts to make it easy for you to find and connect them and improve payment accuracy. **By providing us with information about your contacts you certify that you have permission to provide that information to PayPal for the purposes described in this Privacy Statement**;
to provide you with information, news, and marketing about our Services, including rewards or ads from us or where we partner with others to offer similar services;
to associate information about you to identify your use of Services without a PayPal account (e.g., Pay without a PayPal account) or Unbranded Payment Services (e.g., Braintree) and to associate such transactions with your account, if you have one or later establish an account;
to remember your preferences for the next time you use the Services, such as which of your payment

methods you prefer or whether you choose to receive digital receipts via email or text when you checkout; and we will use precise geolocation to enhance the security of the Sites and Services. We collect precise geolocation data from Users while they are logged into their financial account.		
These processing purposes include: to provide our Services and products; to verify your identity, also for signature purposes, and verify your personal and contact details; to establish, exercise or defend a legal claim or collection procedure; to prevent misuse of our Services as part of our efforts to keep our platform safe and secure; to carry out risk analysis, fraud prevention and risk management (e.g., through Automated Decision Making and AI); and to comply with applicable laws, such as AML and bookkeeping laws and regulatory capital adequacy requirements and rules issued by our designated banks and relevant card networks. For example, when we process Personal Information for KYC requirements, to prevent, detect and investigate money laundering, terrorist financing and fraud. We also carry out sanction screening, and report to tax authorities, police enforcement authorities, enforcement authorities, and supervisory authorities.	**Necessary categories of Personal Information include:** Registration and contact information; Identification and signature information; Payment information; Information related to legal requirements; Information you provide when you contact us; Transaction information; Package tracking; Service-specific Personal Information; Information from CRAs and financial institutions; Information from your connected financial accounts; Information from your use of the Services; Technical usage data; Device information; and Location data.	We have a legal obligation under applicable laws to conduct certain processing activities. **We do this where it is necessary to comply with applicable laws.**

These processing purposes include: participate in certain features that while not necessary for use of the Services may be of interest to you, such as syncing your contact list to your account; providing biometric data for identification purposes; certain targeted advertising; linking your email account for package tracking; linking any non-financial or financial accounts, such as social network accounts, mail accounts, or bank, card, or investment accounts you agree to link to facilitate payments or for other purposes for which you agree to link such external account; or Connecting to a third party platform or third party wallet; and if you agree to let us track your precise geolocation, we can customize our Services by using the right language and personalizing content such as providing location-based options, functionality or offers, ads and search results. Even if you don't allow us to track your precise location, we may still use your address to send you location-based options recommended by businesses that are near your address.	**Necessary categories of Personal Information include:** Registration and contact information; Identification and signature information; Biometric data; Information from your use of the Services; Technical usage data; Device information; and Location data.	Except as otherwise described above, we rely on your **explicit and voluntary consent.**

International Transfers of Personal Information

When we transfer Personal Information of EU residents within PayPal subsidiaries and affiliated companies, we rely on our Binding Corporate Rules, which have been approved by competent Supervisory Authorities.

For any other transfer of Personal Information to a country outside of the UK (for UK residents) or the EEA (for EEA residents) we will ensure that any such transfers are compliant with EU and UK data protection law, as

applicable.

In practice, this means that we will only transfer your Personal Information to a non-EEA or non-UK recipient where: (i) the recipient is located in a country that the European Commission has decided is adequate to receive Personal Information from the EEA or the UK Secretary of State has decided is adequate to receive Personal Information from the UK (as applicable); (ii) the recipient has signed appropriate contractual terms with us that incorporate the European Commission's Standard Contractual Clauses or the UK Information Commissioner's International Data Transfer Agreement or International Data Transfer Addendum (as applicable); or (iii) a data transfer derogation applies (for example, where you have consented to the transfer of your personal information).

UK and EEA Data Protection Rights

Individuals located in the UK and EEA benefit from the following rights, which are further illustrated in Your Data Protection Rights:

- The right to be informed about the collection and use of your Personal Information;
- The right to access and request copies of your Personal Information;
- The right to correct your Personal Information;
- The right, in certain circumstances, to erase your Personal Information;
- The right to object to processing of your Personal Information in certain circumstances where we process your Personal Information for tasks carried out in the public interest, in the exercise of an official authority, for our legitimate interests, for scientific or historical research, or statistical purposes, or for direct marketing purposes;
- The right to withdraw your consent to the Processing of your Personal Information, including through opting-out of marketing communications, though without affecting the lawfulness of processing of your Personal Information based on consent before its withdrawal, nor will it affect processing of your Personal Information conducted in reliance on a lawful processing ground other than consent. If we use your Personal Information for direct marketing, you can always modify your permissions, object and opt out of future direct marketing messages using the unsubscribe link in electronic communications or through your account settings;
- The right to have automated decisions reviewed and to be informed of the existence of any Automated Decision Making, including any Profiling, and the logic involved, significance of and the envisaged consequences of any such processing;
- The right to restrict our processing of your Personal Information in certain circumstances;
- The right to data portability of your Personal Information by automated means in certain circumstances where we process your Personal Information based on consent, for performance of a contract or where the processing is required to assist you into entering into a contract.

In addition, you have the right to complain to your local Supervisory Authority about our use of your Personal Information.

In EEA, you may lodge a complaint with our lead supervisory authority for data protection, Luxemburg National Commission for Data Protection (CNPD) by post at Commission Nationale pour la Protection des Donnees, Service des plaints, 15, Boulevard du Jazz, L-4370 Belvaux, Luxembourg.

In the UK, you may also lodge a complaint with your local data protection authority, which is the Information Commissioner's Office: website: https://ico.org.uk/, address: Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9

5AF.

However, while you are not required to do so, we ask that you contact us first to give us the opportunity to address your concerns directly before speaking with your Supervisory Authority.

List of CRAs Used in the UK and EEA

The list of CRAs used in the UK and EEA, including identities of the CRAs used in each relevant country, and a link to their privacy notice from which you can determine the ways in which they use and share Personal Information, including how long they will retain such Personal Information. You can contact the CRAs operating in the country in which you live directly if you have any questions regarding their services, your credit score or the information they have stored about you, or if you wish to exercise your data subject rights towards them.

Banking Regulations Notice for Users in the EEA

In general, the Luxembourg laws to which PayPal's handling of user Personal Information is subject (data protection and bank secrecy) require a higher degree of transparency than most other EU laws. This is why, unlike the vast majority of providers of internet-based services or financial services in the EU, PayPal has listed in this Privacy Statement the third party service providers and business partners to whom we may disclose your Personal Information, together with the purpose of disclosure and type of information disclosed. You can review those third parties. By accepting this Privacy Statement and maintaining an account with PayPal, you expressly agree to the transfer of your Personal Information to those third parties for the purposes listed.

PayPal may update the list of third parties referred to above on the first business day of every quarter (January, April, July and October). PayPal will only start transferring any Personal Information to any of the new entities or for the new purposes or Personal Information types indicated in each update after 30 days from the date when that list is made public through this Privacy Statement. You should review the list each quarter on the PayPal website on the dates stated above. If you do not object to the new Personal Information disclosure, within 30 days after the publication of the updated list of third parties, you are deemed to have accepted the changes to the list and to this Privacy Statement. If you do not agree with the changes, you may close your account and stop using our services. In order to provide the PayPal Services, certain of the information we collect (as set out in this Privacy Statement) may be required to be transferred to other PayPal related companies or other entities, including those referred to in this section in their capacity as payment providers, payment processors or account holders (or similar capacities). You acknowledge that according to their local legislation, such entities may be subject to laws, regulations, inquiries, investigations, or orders which may require the disclosure of information to the relevant authorities of the relevant country. Your use of the PayPal Services constitutes your consent to our transfer of such information to provide you the PayPal Services.

Specifically, you agree to and direct PayPal to do any and all of the following with your information:

a. Disclose necessary information to: the police and other law enforcement agencies; security forces; competent governmental, intergovernmental or supranational bodies; competent agencies, departments, regulatory authorities, self-regulatory authorities or organisations (including, without limitation, the Agencies referenced in the "Agencies" section of the Third Party Provider List and other third parties, including PayPal Group companies, that (i) we are legally compelled and permitted to comply with, including but without limitation the Luxembourg laws of 24 July 2015 on the US Foreign Account Tax Compliance Act ("FATCA Law") and 18

December 2015 on the OECD common reporting standard ("CRS Law"); (ii) we have reason to believe it is appropriate for us to cooperate with in investigations of fraud or other illegal activity or potential illegal activity, or (iii) to conduct investigations of violations of our User Agreement (including without limitation, your funding source or credit or debit card provider).

If you are covered by the FATCA or CRS Law, we are required to give you notice of the information about you that we may transfer to various authorities. Please read more about PayPal's obligations under the FATCA and CRS Law and how they could affect you as well as take note of the information we may disclose as result.

We and other organisations, including parties that accept PayPal, may also share, access and use (including from other countries) necessary information (including, without limitation the information recorded by fraud prevention agencies) to help us and them assess and to manage risk (including, without limitation, to prevent fraud, money laundering and terrorist financing). Please contact us if you want to receive further details of the relevant fraud prevention agencies. Review more information on these Agencies, fraud prevention agencies and other third parties.

b. Disclose Account Information to intellectual property right owners if under the applicable national law of an EU member state they have a claim against PayPal for an out-of-court information disclosure due to an infringement of their intellectual property rights for which PayPal Services have been used (for example, but without limitation, Sec. 19, para 2, sub-section 3 of the German Trademark Act or Sec. 101, para 2, sub-section 3 of the German Copyright Act).
c. Disclose necessary information in response to the requirements of the credit card associations or a civil or criminal legal process.
d. Disclose your name and PayPal link in the PayPal user directory. Your details will be confirmed to other PayPal users in response to a user searching using your name, email address or telephone number, or part of these details. This is to ensure people make payments to the correct user. This feature can be turned off in the PayPal profile settings.
e. If you as a merchant use a third party to access or integrate PayPal, we may disclose to any such partner necessary information for the purpose of facilitating and maintaining such an arrangement (including, without limitation, the status of your PayPal integration, whether you have an active PayPal account and whether you may already be working with a different PayPal integration partner).
f. Disclose necessary information to the payment processors, auditors, customer services providers, credit reference and fraud agencies, financial products providers, commercial partners, marketing and public relations companies, operational services providers, group companies, agencies, marketplaces and other third parties. The purpose of this disclosure is to allow us to provide PayPal Services to you. We also set out in the list of third parties, under each " Category", non-exclusive examples of the actual third parties (which may include their assigns and successors) to whom we currently disclose your Account Information or to whom we may consider disclosing your Account Information, together with the purpose of doing so, and the actual information we disclose (except as explicitly stated, these third parties are limited by law or by contract from using the information for secondary purposes beyond the purposes for which the information was shared).
g. Disclose necessary information to your agent or legal representative (such as the holder of a power of attorney that you grant, or a guardian appointed for you).
h. Disclose aggregated statistical data with our business partners or for public relations. For example, we may disclose that a specific percentage of our users live in Manchester. However, this aggregated information is not tied to Personal Information.

i. Share necessary Account Information with unaffiliated third parties for their use for the following purposes:
   Fraud Prevention and Risk Management: to help prevent fraud or assess and manage risk.
   Customer Service: for customer service purposes, including to help service your accounts or resolve disputes (e.g., billing or transactional).
   Shipping: in connection with shipping and related services for purchases made using PayPal.
   Legal Compliance: to help them comply with anti-money laundering and counter-terrorist financing verification requirements.
   Service Providers: to enable service providers under contract with us to support our business operations, such as fraud prevention, bill collection, marketing, customer service and technology services. Our contracts dictate that these service providers only use your information in connection with the services they perform for us and not for their own benefit.

Notice for Users in the UK

In order to provide the PayPal Services, certain of the information we collect (as set out in this Privacy Statement) may be required to be transferred to other PayPal related companies or other entities, including those referred to in this section in their capacity as payment providers, payment processors or account holders (or similar capacities). You acknowledge that according to their local legislation, such entities may be subject to laws, regulations, inquiries, investigations, or orders which may require the disclosure of information to the relevant authorities of the relevant country.

Specifically, you acknowledge that PayPal may do any and all of the following with your information:

a. Disclose necessary information to: the police and other law enforcement agencies; security forces; competent governmental, intergovernmental or supranational bodies; competent agencies, departments, regulatory authorities, self-regulatory authorities or organisations and other third parties, including PayPal Group companies, that (i) we are legally compelled and permitted to comply with, including but without limitation laws implementing the US Foreign Account Tax Compliance Act ("FATCA") and OECD Common Reporting Standard ("CRS"); (ii) we have reason to believe it is appropriate for us to cooperate with in investigations of fraud or other illegal activity or potential illegal activity, or (iii) to conduct investigations of violations of our User Agreement (including without limitation, your funding source or credit or debit card provider).
   If you are covered by FATCA or CRS, we are required to give you notice of the information about you that we may transfer to various authorities.

   We and other organisations, including parties that accept PayPal, may also share, access and use (including from other countries) necessary information (including, without limitation the information recorded by fraud prevention agencies) to help us and them assess and to manage risk (including, without limitation, to prevent fraud, money laundering and terrorist financing). Please contact us if you want to receive further details of the relevant fraud prevention agencies.
b. Disclose account Information to intellectual property right owners if under applicable law they have a claim against PayPal for an out-of-court information disclosure due to an infringement of their intellectual property rights for which PayPal Services have been used.
c. Disclose necessary information in response to the requirements of the credit card associations or a civil or criminal legal process.

d. Disclose your name and PayPal link in the PayPal user directory. Your details will be confirmed to other PayPal users in response to a user searching using your name, email address or telephone number, or part of these details. This is to ensure people make payments to the correct user. This feature can be turned off in the PayPal profile settings.
e. If you as a Partner and Merchant use a third party to access or integrate PayPal, we may disclose to any such third party necessary information for the purpose of facilitating and maintaining such an arrangement (including, without limitation, the status of your PayPal integration, whether you have an active PayPal account and whether you may already be working with a different PayPal integration partner).
f. Disclose necessary information to the payment processors, auditors, customer services providers, credit reference and fraud agencies, financial products providers, commercial partners, marketing and public relations companies, operational services providers, group companies, agencies, marketplaces and other third parties listed here. The purpose of this disclosure is to allow us to provide PayPal Services to you. We also set out in the list of third parties, under each "Category", non-exclusive examples of the actual third parties (which may include their assigns and successors) to whom we currently disclose your account information or to whom we may consider disclosing your account information, together with the purpose of doing so, and the actual information we disclose (except as explicitly stated, these third parties are limited by law or by contract from using the information for secondary purposes beyond the purposes for which the information was shared).
g. Disclose necessary information to your agent or legal representative (such as the holder of a power of attorney that you grant, or a guardian appointed for you).
h. Disclose aggregated statistical data with our business partners or for public relations. For example, we may disclose that a specific percentage of our users live in Manchester. However, this aggregated information is not tied to Personal Data.
i. Share necessary account information with unaffiliated third parties (listed here) for their use for the following purposes:
    a. Fraud Prevention and Risk Management: to help prevent fraud or assess and manage risk.
    b. Customer Service: for customer service purposes, including to help service your accounts or resolve disputes (e.g., billing or transactional).
    c. Shipping: in connection with shipping and related services for purchases made using PayPal.
    d. Legal Compliance: to help them comply with anti-money laundering and counter-terrorist financing verification requirements.
    e. Service Providers: to enable service providers under contract with us to support our business operations, such as fraud prevention, bill collection, marketing, customer service and technology services. Our contracts dictate that these service providers only use your information in connection with the services they perform for us and not for their own benefit.

Disclosures for Individuals in Mexico

This section contains additional disclosures for individuals in Mexico and supplements PayPal's Privacy Statement above. The data controller of your Personal Information is the PayPal entity established in the country or jurisdiction where you reside, which can be found in **Our Contact Information**. Below we describe our primary and secondary purpose for processing your Personal Information.

Primary Purpose	**Secondary Purpose**

The primary purpose for processing your Personal are: to provide our Services, to fulfil relevant agreements with you and to otherwise administer our business relationship with you. to administer your payment for products and the customer relationship. If you are using Fastlane, we will also use your Personal Data and payment method details to determine whether the payment you are making with a participating Partner or Merchant is authorized by you and likely to be successfully authorized by the payment method you choose to use when you make a purchase using details from your Fastlane profile. to assess your creditworthiness in connection with your application, confirm your identity and your contact information, and protect you and others from fraud. to confirm your identity, also through the use of electronic signature, and verify your personal and contact details. to prove that transactions have been executed. to establish, exercise or defend a legal claim or collection procedure. to comply with internal procedures. to assess which payment options and services to offer you, for example by carrying out internal and external credit assessments. for customer analysis, to administer our Services, and for internal operations, for example troubleshooting, data analysis, testing, research and statistical purposes. to communicate with you in relation to our Services. to ensure that content is presented in the most effective way for you and your device. to determine your eligibility for and to communicate with you about Services for which you may qualify or that may be of interest to you to carry out risk analysis, fraud prevention and risk management (e.g., through Automated Decision Making and AI). to improve our Services and for general business development purposes, for example improving risk	**We rely on your explicit and voluntary consent** to process your Personal Information to participate in certain features that while not necessary for use of the Services may be of interest to you, such as syncing your contact list to your PayPal account, providing biometric data, targeted advertising, or connecting to a third-party platform. You may change your mind about use of these features at any time through your account settings. Note that withdrawing your consent will not affect the lawfulness of any processing we have conducted prior to your withdrawal. You can withdraw your consent at any time, through your use of **ARCO Rights** as described below.

models to minimize fraud, develop new products and features and explore new business opportunities. To keep your PayPal account and financial information up to date. for marketing, product and customer analysis, including testing, for example to improve our product range and optimize our customer offerings. to comply with applicable laws, bookkeeping laws, regulatory capital adequacy requirements, and rules issued by our designated banks and relevant card networks. For example, when we process Personal Information for KYC requirements, to prevent, detect and investigate money laundering, terrorist financing and fraud. We also carry out sanction screening, report to tax authorities, police enforcement authorities, enforcement authorities, supervisory authorities. to facilitate your participation in competitions, offerings, and events. to conduct financial risk management obligations such as credit performance and quality, insurance risks and compliance with capital adequacy requirements under applicable law. to process information about your contacts to make it easy for you to find and connect them and improve payment accuracy. **By providing us with information about your contacts you certify that you have permission to provide that information to PayPal for the purposes described in this Privacy Statement.**	

ARCO Rights

Notwithstanding the data privacy rights set forth under **Your Data Protection Rights**:

We recognize the importance of your ability to control use of your Personal Information and provide several ways for you to exercise your rights to access (right to know), rectification (correction or update), deletion (cancellation and erasure), objection (opposition), portability (transferring), and to restrict process in whole or in part (collectively your ARCO Rights).

If you have an Account you can exercise your ARCO Rights by accessing “Data and Privacy” from Account Settings in the PayPal Website or mobile app, or you can file your request by calling our Customer Services line. We will verify your identity by (i) a security code via text message; (ii) a phone call to the phone number registered in the platform; or (iii) by requesting you to access to your Account.

If you do not you have an Account (for example, where you use Payment without a PayPal account), you can exercise your ARCO rights for your Payment transactions through calling PayPal customer services line.

Your duly authorized agent can submit a request on your behalf by contacting our Customer Services line. Please note that we may require additional information for verification.
We will respond to your request within a term of twenty (20) business days of your last contact.
The exercise of any one ARCO rights does not prevent you from exercising your other ARCO rights.

If you want to exercise any of your rights relating to your Personal Information in your Fastlane profile, contact us at the number provided in the Our Contact Information section or submit your request from your Fastlane profile management portal. In the event that you need to modify your personal data—such as your email address or phone number—you may do so by exercising your ARCO rights (Access, Rectification, Cancellation, and Opposition). However, due to operational or technical constraints inherent to certain services, it may be necessary to create a new account or user profile in order to implement such changes. In such cases, you will be duly informed, and any newly created account will remain subject to this privacy statement.

Disclosures for Individuals in Singapore

This section contains additional disclosures for individuals in Singapore and supplements PayPal's Privacy Statement above.

We rely on your explicit and voluntary consent to process your Personal Information to participate in certain features that while not necessary for use of the Services may be of interest to you, such as syncing your contact list to your PayPal account, providing biometric data, targeted advertising, or connecting to a third-party platform. You may change your mind about use of these features at any time through your account settings. Note that withdrawing your consent will not affect the lawfulness of any processing we have conducted prior to your withdrawal. You can withdraw your consent at any time, as described in Your Data Protection Rights above.

We also have a legitimate interest in ensuring that PayPal remains a secure financial service and continuing to offer services that are innovative and of interest to you as well as to optimize our sales efforts by tailoring our services to your interests including ads and offers you may be shown. In addition to the other lawful bases under which we process your Personal Information, we may process your Personal Information where our legitimate interests are not overridden by the interests or fundamental rights and freedoms of the data subject.

These processing purposes include:	**Necessary categories of Personal Information include:**
to provide our Services and products where necessary to comply with applicable laws; to verify your identity, also for signature purposes, and verify your personal and contact details, where necessary to comply with applicable laws; to establish, exercise or defend a legal claim or collection procedures, where necessary to comply with applicable laws; to ensure that content is presented in the most effective way for you and your device;	Registration and contact information; Identification and signature information; Payment information; Information related to legal requirements; Information you provide when you contact us; Transaction information; Package tracking; Service-specific Personal Information; Information from CRAs and financial institutions; Information from your connected financial accounts; Information from your use of the Services;

to prevent misuse of our Services as part of our efforts to keep our platform safe and secure; to determine your eligibility for and to communicate with you about Services for which you may qualify or that may be of interest to you, for example by carrying out internal credit assessments; to carry out risk analysis, fraud prevention and risk management (e.g., through Automated Decision Making and AI); to improve our Services and for general business development purposes, for example improving risk models to minimize fraud, develop new products and features and explore new business opportunities; to keep your account and financial information up to date; for marketing, product and customer analysis, including testing, for example to improve our product range and optimize our customer offerings; to comply with applicable laws, such as AML, bookkeeping laws, regulatory capital adequacy requirements, and rules issued by our designated banks and relevant card networks. For example, when we process Personal Information KYC requirements, to prevent, detect and investigate money laundering, terrorist financing and fraud. We also carry out sanction screening, report to tax authorities, police enforcement authorities, enforcement authorities, supervisory authorities where we are not compelled by applicable laws but where we have a good faith belief that sharing the information is necessary to comply with applicable law; to facilitate your participation in competitions, offerings, and events; to conduct financial risk management obligations, such as credit performance and quality, insurance risks and compliance with capital adequacy requirements under applicable law; to process information about your contacts to make it easy for you to find and connect them and improve payment accuracy. **By providing us with information about your contacts you certify that you have permission to provide that information to PayPal**	Technical usage data; Device information; and Location data.

for the purposes described in this Privacy Statement; to provide you with information, news, and marketing about our Services, including rewards or ads from us or where we partner with others to offer similar services on our Services as well, depending on your communication preferences; to associate information about you to identify your use of Services without a PayPal account (e.g., Pay without a PayPal account) or Unbranded Payment Services (e.g., Braintree) and to associate such transactions with your account, if you have one or later establish an account; and to remember your preferences for the next time you use the Services, such as which of your payment methods you prefer or whether you choose to receive digital receipts via email or text when you checkout.	