

Apple Payments Services Privacy Notice

This Privacy Notice describes how Apple Payments Services LLC and its subsidiaries ("Apple Payments," "we," "us," and "our") collect and shares your personal data.

FACTS	WHAT DOES APPLE PAYMENTS 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 Apple Payments does.
What?	<p>The types of personal information Apple Payments collects and shares depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Information about your payment card, such as the issuing bank • Information about connected accounts, such as balances and transactions • Transaction information for transactions using Apple Payments Services LLC <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Apple Payments chooses to share; and whether you can limit this sharing.

Reasons Apple Payments can share your personal information	Does Apple Payments Share?	Can you limit this sharing?
For Apple Payments' 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 Apple Payments' marketing purposes: to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call 800.275.2273 or go to https://www.apple.com/legal/applepayments	

Who we are	
Who is providing this notice?	Apple Payments Services LLC and its subsidiaries
What we do	
How does Apple Payments protect my personal information?	To protect your personal information from unauthorized access and use, Apple Payments uses security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. The measures also include technical, physical, and administrative safeguards designed to protect the confidentiality, integrity, and availability of your personal information.
How does Apple Payments collect my personal information?	<p>Apple Payments collects your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or provide account information • use your credit or debit card • give us your contact information <p>We may also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Our affiliates include companies with Apple in their name, such as Apple Payments Inc., and others, including Apple Inc. and its subsidiaries.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Apple Payments does not share with nonaffiliates so they can market to you.</i></p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>Apple Payments does not jointly market.</i></p>
Other important information	
<p>If you are a California resident, we will only share your information with nonaffiliates if required to or permitted by California law.</p> <p>If you are a Vermont resident, we will not share information we collect about you with affiliated or nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account, or as authorized by you. We will not share information about your creditworthiness with our affiliates except with your authorization or as required or permitted by law.</p>	