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. September 28, 2026	
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	No	We don't share
For our affiliates to market to you	No	We don't share
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**.