

## Privacy Policy for Personal Users in Japan

Effective Date: July 1, 2015

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This Privacy Policy describes the ways we collect, store, use, and protect your personal information. You accept this Privacy Policy and consent to such collection, storage and use when you sign up for, access or use our products, services, content, features, technologies or functions offered on our website and all related sites, applications and services (collectively "PayPal Services"). This Privacy Policy is intended to govern the use of PayPal Services by our users (including, without limitation those who use PayPal Services in the course of their trade or business) unless otherwise agreed through contract. We may amend this Privacy Policy at any time by posting a revised version on our website. The revised version will be effective as of the published effective date. In addition, if the revised version includes a substantial change, we will provide you with 30 days' prior notice by posting notice of the change on the "Policy Updates" page of our website. After this 30 day notice period, you will be considered as having expressly consented to all amendments to this Privacy Policy.

### How we collect information about you - Personal

When you use PayPal Services, we collect your IP address and standard web log information, such as your browser type and the pages you accessed on our website.

If you use PayPal Services, we collect the following types of information:

- Contact information - your name, address, phone, email, and other similar information

- Financial information - the credit card numbers that you link to your Personal Account or give us when you use PayPal Services

Before permitting you to use PayPal Services, we may require you to provide additional information we can use to verify your identity or address or manage risk, such as your date of birth, national ID number, Nationality, and other identifying information. We may also obtain information about you from third parties such as credit bureaus and identity verification services.

When you are using PayPal Services, we collect information about your transactions and your other activities on our website or using PayPal Services and we may collect information about your computer or other access device for fraud prevention purposes.

When you download or use our mobile applications, or access one of our mobile optimized sites, we may receive information about your location and your mobile device, including a unique identifier for your device. We may use this information to provide you with location-based services, such as advertising, search results, and other personalized content. Most mobile devices allow you to control or disable location services in the device's setting's menu. If you have questions about how to disable your device's location services, we recommend you contact your mobile service carrier or the manufacture of your particular device.

You may choose to provide us with access to certain personal information stored by third parties such as social media sites (e.g., Facebook and Twitter). The information we may receive varies by site and is controlled by that site. By associating an account managed by a third party with your PayPal account and authorizing PayPal to have access to this information, you agree that PayPal may collect, store and use this information in accordance with this Privacy Policy.

Finally, we may collect additional information from or about you from other sources, such as from your contact with our customer support team, your results when you respond to a survey, from interactions with members of the PayPal corporate family or other companies (subject to their privacy policies and applicable law), and from other accounts we have reasons to believe you control (whether in part or in whole). Additionally, for quality and training purposes or for its own protection, PayPal may monitor or record its telephone conversations with you. By communicating with PayPal, you acknowledge that your communication may be overheard, monitored, or recorded without further notice or warning.

## Handling of Sensitive Information – Personal

In principle, PayPal shall not acquire, use or provide to third parties information related to political views, beliefs (meaning religion, ideology and creed), affiliation with labor unions, race, nationality, lineage, domicile, medical care, sexual life, and criminal history (hereinafter, "Sensitive Information"). Sensitive Information may be acquired, used or provided to third parties to the extent required in these instances; however even in these instances, PayPal will rigorously control the corresponding Sensitive Information:

- Where pursuant to laws, ordinances and the like;
- When required in order to protect human life, body or property;
- When especially required in order to improve public health or to promote the sound development of children;
- When required to cooperate in the execution of affairs prescribed by laws and ordinances by national government agencies, local government entities, or persons receiving mandates therefrom;
- Upon the acquisition, use or provision to third parties of Sensitive Information as is required exclusively in the execution or the like of the transfer of rights and obligations in inheritance procedures;
- Upon the acquisition, use or provision to third parties of Sensitive Information based on the need to ensure the appropriate management of the business of a Funds Transfer Business Operator, and within the scope required in the execution of business pursuant to the consent of the principal;
- When biometric identification information that is Sensitive Information is used to confirm a person's identification based on the consent of that person.

## How we use cookies – Personal

**Cookies, Web Beacons, Local Storage and Similar Technologies:** When you access our website or use PayPal Services, we (including companies we work with) may place small data files on your computer or other device. These data files may be cookies, pixel tags, "Flash cookies," or other local storage provided by your browser or associated applications (collectively "Cookies"). We use Cookies to recognize you as a customer, customize PayPal Services, content and advertising, measure promotional effectiveness, help ensure that your account security is not compromised, mitigate risk and prevent fraud, and to promote trust and safety across our sites and PayPal Services.

You are free to decline our Cookies if your browser or browser add-on permits, unless our Cookies are required to prevent fraud or ensure the security of websites we control.

However, declining our Cookies may interfere with your use of our website and PayPal Services.

For more detailed information on our use of these technologies, please see our policy on [Cookies, Web Beacons, and Similar Technologies](#).

#### How we protect and store personal information – Personal

Throughout this Privacy Policy, we use the term "personal information" to describe information that can be associated with a specific person and can be used to identify that person. We do not consider personal information to include information that has been anonymized so that it does not identify a specific user.

We store and process your personal information on our computers in the US and at various customer and operations support centers around the world such as in the Philippines, Ireland, Canada, and China, and we protect it by maintaining physical, electronic and procedural safeguards. We use computer safeguards such as firewalls and data encryption, we enforce physical access controls to our buildings and files, and we authorize access to personal information only for those employees who require it to fulfill their job responsibilities.

#### How we use the personal information we collect - Personal

Our primary purpose in collecting personal information is to provide you with a safe, smooth, efficient, and customized experience. To that end, we use your personal information to:

- process transactions and send notices about your transactions;
- verify your identity, including during account creation and password reset processes;
- resolve disputes, collect fees, and troubleshoot problems;
- manage risk, or to detect, prevent , and/or remediate fraud or other potentially prohibited or illegal activities;
- detect, prevent or remediate violations of policies or applicable user agreements;
- provide you with customer support services;
- improve PayPal Services by customizing your user experience;
- measure the performance of PayPal Services and improve their content and layout;
- manage and protect our information technology infrastructure;

- provide targeted marketing and advertising, provide service updates, and deliver promotional offers based on your communication preferences;
- contact you at any telephone number, by placing a voice call or through text (SMS) or email messaging, as authorized by our User Agreement;
- perform creditworthiness and solvency checks, and compare information for accuracy and verify it with third parties.

## Marketing – Personal

We do not sell or rent your personal information to third parties for their marketing purposes without your explicit consent. We may combine your information with information we collect from other companies and use it to improve and personalize PayPal Services, content and advertising. If you do not wish to receive marketing communications from us or participate in our ad-customization programs, simply indicate your preference by logging into your account and going to the Notifications section and adjusting your preferences or by following the directions provided within the communication or advertisement.

## How we share personal information with other PayPal users - Personal

To process your payments, we need to share some of your personal information with the person or company that you are paying. Your contact information and date of sign-up are provided to other PayPal users who you transact with through PayPal. In addition, this and other information may also be shared with third parties when you use these third parties to access PayPal Services. Unless you agreed to it, these third parties are not allowed to use this information for any other purpose other than to enable PayPal Services.

If you are buying goods or services and pay through PayPal, we may also provide the seller with your confirmed credit card billing address to help complete your transaction with the seller. The seller is not allowed to use this information to market their services to you unless you have agreed to it.

We work with third parties, including merchants to enable them to accept or facilitate payments from or to you using PayPal. In doing so, a third party may share information about you with us, such as your email address or mobile phone number, when you attempt to pay that merchant or through that third party. We use this information to confirm that you are a PayPal customer and that PayPal as a form of payment can be enabled.

Regardless, we will not disclose your credit card number to anyone you have paid through PayPal or with the third parties that offer or use PayPal Services, except with your express permission or if we are required to do so to comply with credit card association rules, a valid regulatory or law enforcement request, or, to cooperate in an ongoing law enforcement investigation, as otherwise required by law.

## How we share personal information with other parties - Personal

We may share your personal information with:

- Members of the PayPal corporate family to provide joint content, products and services (such as registration, transactions and customer support), to help detect and prevent potentially illegal acts and violations of our policies, and to guide decisions about their products, services and communications. Members of our corporate family will use this information to send you marketing communications only if you have requested their services.
- Companies that we plan to merge with or be acquired by, should such a combination occur, we will require that the new combined entity follow this Privacy Policy with respect to your personal information. If your personal information could be used contrary to this Privacy Policy, you will receive prior notice.
- Law enforcement, government officials, or other third parties when:
  - we are compelled to do so by a subpoena, court order or similar legal procedure,
  - we need to do so to comply with law or credit card association rules,
  - we are cooperating with an ongoing law enforcement investigation,
  - we believe in good faith that the disclosure of personal information is necessary to prevent physical harm or financial loss, to report suspected illegal activity, or to investigate violations of our User Agreement.
- Other unaffiliated third parties, for the following purposes:
  - Fraud Prevention and Risk Management: to help prevent fraud or assess and manage risk. For example, if you use the PayPal Services to buy or sell goods using eBay Inc. or its affiliates ("eBay"), we may share account information in order to help protect your account from fraudulent activity, alert you if we detect such fraudulent activity on your accounts, or evaluate credit risk.

As part of our fraud prevention and risk management efforts, we also may share necessary account information with eBay in cases where PayPal has placed a hold or other restriction on your account based on disputes, claims, chargebacks or other scenarios regarding the sale or purchase of goods. Also, as part of our fraud prevention and risk management efforts, we may share account information with eBay to enable them to operate their programs for evaluating buyers or sellers.
  - 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.
- Other third parties with your consent or direction to do so.

Please note that these third parties may be in other countries where the laws on processing personal information may be less stringent than in your country.

If you use PayPal Services directly on a third party website or via a third party application, any information that you enter on that website or application (and not directly on PayPal Services) will be shared with the owner of the third party website or application – and your information may be subject to their privacy policies. PayPal is not responsible for the content or information practices of such third parties.

## Cross Border Transfers of Personal Information – Personal

PayPal is committed to adequately protecting your personal information regardless of where the data resides and to providing appropriate protection for your personal information where such data is transferred across borders, including outside of the European Economic Area.

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## Using Log In with PayPal – Personal

Log In with PayPal is a tool we've developed to improve your Internet experience. Log In with PayPal allows you to streamline and simplify the account creation and login process when using third-party websites, and it allows these websites to enhance your experience on their sites. Instead of creating multiple usernames and passwords for each website you visit, Log In with PayPal allows you to sign in to a participating website using your existing PayPal login information. When you use Log In with PayPal, you agree that PayPal can share the information listed on the Log In with PayPal consent screen or in your Log In with PayPal account settings with the participating website. Information you allow PayPal to

share with these third-party websites is subject to each third-party's terms of service and privacy agreement, so you are encouraged to review their policies.

## How you can access or change your personal information – Personal

You can review and edit your personal information at any time by logging into your Personal Account and going to the Profile section of the website. You can also close your PayPal account, we will mark your account in our database as “Closed”, but may retain personal information from your account for a certain period of time to resolve disputes, troubleshoot problems, assist with any investigations, prevent fraud, enforce our User Agreement, or take other actions as required or permitted by law.

## How you can contact us about privacy questions – Personal

If you have questions or concerns regarding this Privacy Policy, you should contact us by using [this link](#).

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## Privacy Policy for Premier/Business Users in Japan

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- **How you can contact us about privacy questions - Premier/Business**

This Privacy Policy describes the ways we collect, store, use, and protect your personal information. You accept this Privacy Policy and consent to such collection, storage and use when you sign up for, access or use our products, services, content, features, technologies or functions offered on our website and all related sites, applications and services (collectively "PayPal Services"). This Privacy Policy is intended to govern the use of PayPal



Services by our users (including, without limitation those who use PayPal Services in the course of their trade or business) unless otherwise agreed through contract. We may amend this Privacy Policy at any time by posting a revised version on our website. The revised version will be effective as of the published effective date. In addition, if the revised version includes a substantial change, we will provide you with 30 days' prior notice by posting notice of the change on the "Policy Updates" page of our website. After this 30 day notice period, you will be considered as having expressly consented to all amendments to this Privacy Policy.

## How we collect information about you - Premier/Business

When you use PayPal Services, we collect your IP address and standard web log information, such as your browser type and the pages you accessed on our website.

If you open an account, we collect the following types of information:

- Contact information - your name, address, phone, email, and other similar information
- Financial information - the bank account numbers and credit card numbers that you link to your PayPal account or give us when you use PayPal Services

Before permitting you to use PayPal Services, we may require you to provide additional information we can use to verify your identity or address or manage risk, such as your date of birth, national ID number, Nationality, and other identifying information. We may also obtain information about you from third parties such as credit bureaus and identity verification services.

When you are using PayPal Services, we collect information about your transactions and your other activities on our website or using PayPal Services and we may collect information about your computer or other access device for fraud prevention purposes.

When you download or use our mobile applications, or access one of our mobile optimized sites, we may receive information about your location and your mobile device, including a unique identifier for your device. We may use this information to provide you with location-based services, such as advertising, search results, and other personalized content. Most mobile devices allow you to control or disable location services in the device's setting's menu. If you have questions about how to disable your device's location services, we recommend you contact your mobile service carrier or the manufacture of your particular device.

You may choose to provide us with access to certain personal information stored by third parties such as social media sites (e.g., Facebook and Twitter). The information we may receive varies by site and is controlled by that site. By associating an account managed by a third party with your PayPal account and authorizing PayPal to have access to this information, you agree that PayPal may collect, store and use this information in accordance with this Privacy Policy.

Finally, we may collect additional information from or about you from other sources such as from your contact with our customer support team, your results when you respond to a survey, from interactions with members of the PayPal corporate family or other companies (subject to their privacy policies and applicable law), and from other accounts we have reasons to believe you control (whether in part or in whole). Additionally, for quality and training purposes or for its own protection, PayPal may monitor or record its telephone conversations with you or someone on your behalf. By communicating with PayPal, you acknowledge that your communication may be overheard, monitored, or recorded without further notice or warning.

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## Handling of Sensitive Information - Premier/Business

In principle, PayPal shall not acquire, use or provide to third parties information related to political views, beliefs (meaning religion, ideology and creed), affiliation with labor unions, race, nationality, lineage, domicile, medical care, sexual life, and criminal history (hereinafter, "Sensitive Information"). Sensitive Information may be acquired, used or provided to third parties to the extent required in these instances; however even in these instances, PayPal will rigorously control the corresponding Sensitive Information:

- Where pursuant to laws, ordinances and the like;
- When required in order to protect human life, body or property;
- When especially required in order to improve public health or to promote the sound development of children;
- When required to cooperate in the execution of affairs prescribed by laws and ordinances by national government agencies, local government entities, or persons receiving mandates therefrom;
- Upon the acquisition, use or provision to third parties of Sensitive Information as is required exclusively in the execution or the like of the transfer of rights and obligations in inheritance procedures;

- Upon the acquisition, use or provision to third parties of Sensitive Information based on the need to ensure the appropriate management of the business of a Funds Transfer Business Operator, and within the scope required in the execution of business pursuant to the consent of the principal;
- When biometric identification information that is Sensitive Information is used to confirm a person's identity based on the consent of that person.

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## How we use cookies - Premier/Business

When you access our website or use PayPal Services, we (including companies we work with) may place small data files on your computer or other device. These data files may be cookies, pixel tags, "Flash cookies," or other local storage provided by your browser or associated applications (collectively "Cookies"). We use Cookies to recognize you as a customer, customize PayPal Services, content and advertising, measure promotional effectiveness, help ensure that your account security is not compromised, mitigate risk and prevent fraud, and to promote trust and safety across our sites and PayPal Services. You are free to decline our Cookies if your browser or browser add-on permits, unless our Cookies are required to prevent fraud or ensure the security of websites we control. However, declining our Cookies may interfere with your use of our website and PayPal Services.

For more detailed information on our use of these technologies, please see our policy on [Cookies, Web Beacons, and Similar Technologies](#).

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## How we protect and store personal information - Premier/Business

Throughout this Privacy Policy, we use the term "personal information" to describe information that can be associated with a specific person and can be used to identify that person. We do not consider personal information to include information that has been anonymized so that it does not identify a specific user.

We store and process your personal information on our computers in the US and at various customer and operations support centers around the world such as in the Philippines, Ireland, Canada, and China, and we protect it by maintaining physical, electronic and procedural safeguards. We use computer safeguards such as firewalls and data encryption,

we enforce physical access controls to our buildings and files, and we authorize access to personal information only for those employees who require it to fulfill their job responsibilities.

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## How we use the personal information we collect - Premier/Business

Our primary purpose in collecting personal information is to provide you with a safe, smooth, efficient, and customized experience. To that end, we use your personal information to:

- process transactions and send notices about your transactions;
- verify your identity, including during account creation and password reset processes;
- resolve disputes, collect fees, and troubleshoot problems;
- manage risk, or to detect, prevent , and/or remediate fraud or other potentially prohibited or illegal activities;
- detect, prevent or remediate violations of policies or applicable user agreements;
- provide you with customer support services;
- improve PayPal Services by customizing your user experience;
- measure the performance of PayPal Services and improve their content and layout;
- manage and protect our information technology infrastructure;
- provide targeted marketing, provide service updates, and deliver promotional offers based on your communication preferences;
- contact you at any telephone number, by placing a voice call or through text (SMS) or email messaging, as authorized by our User Agreement;
- perform creditworthiness and solvency checks, and compare information for accuracy and verify it with third parties.

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## Marketing - Premier/Business

We do not sell or rent your personal information to third parties for their marketing purposes without your explicit consent. We may combine your information with information we collect from other companies and use it to improve and personalize PayPal Services, content and advertising. If you do not wish to receive marketing communications from us or participate in our ad-customization programs, simply indicate your preference by logging into your account going to the Notifications section and adjusting your preferences or by following the directions provided within the communication or advertisement.

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## How we share personal information with other PayPal users - Premier/Business

To process your payments, we need to share some of your personal information with the person or company that you are paying or is paying you. Your contact information, date of sign-up, the number of payments you have received from verified PayPal users, and whether you have verified control of a bank account are provided to other PayPal users who you transact with through PayPal. In addition, this and other information may also be shared with third parties when you use these third parties to access PayPal services. Unless you agreed to it, these third parties are not allowed to use this information for any other purpose other than to enable PayPal Services.

If you are buying goods or services and pay through PayPal, we may also provide the seller with your confirmed credit card billing address to help complete your transaction with the seller. The seller is not allowed to use this information to market their services to you unless you have agreed to it.

We work with third parties, including merchants to enable them to accept or facilitate payments from or to you using PayPal. In doing so, a third party may share information about you with us, such as your email address or mobile phone number, when a payment is sent to you or, when you attempt to pay that merchant or through that third party. We use this information to confirm that you are a PayPal customer and that PayPal as a form of payment can be enabled, or where a payment is sent to you to send you notification that you have received a payment.

Regardless, we will not disclose your credit card number or bank account number to anyone you have paid or who has paid you through PayPal or with the third parties that offer or use PayPal Services, except with your express permission or if we are required to do so to comply with credit card association rules, a valid regulatory or law enforcement request, or, to cooperate in an ongoing law enforcement investigation, as otherwise required by law.

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## How we share personal information with other parties - Premier/Business

We may share your personal information with:

- Members of the PayPal corporate family to provide joint content, products and services (such as registration, transactions and customer support), to help detect and prevent potentially illegal acts and violations of our policies, and to guide decisions about their products, services and communications. Members of our corporate family will use this information to send you marketing communications only if you have requested their services.
- Companies that we plan to merge with or be acquired by, should such a combination occur, we will require that the new combined entity follow this Privacy Policy with respect to your personal information. If your personal information could be used contrary to this policy, you will receive prior notice.
- Law enforcement, government officials, or other third parties when:
  - we are compelled to do so by a subpoena, court order or similar legal procedure,
  - we need to do so to comply with law or credit card association rules,
  - we are cooperating with an ongoing law enforcement investigation,
  - we believe in good faith that the disclosure of personal information is necessary to prevent physical harm or financial loss, to report suspected illegal activity, or to investigate violations of our User Agreement.
- Other unaffiliated third parties, for the following purposes:
  - Fraud Prevention and Risk Management: to help prevent fraud or assess and manage risk. For example, if you use the PayPal Services to buy or sell goods using eBay Inc. or its affiliates (“eBay”), we may share account information in order to help protect your account from fraudulent activity, alert you if we detect such fraudulent activity on your accounts, or evaluate credit risk.

As part of our fraud prevention and risk management efforts, we also may share necessary account information with eBay in cases where PayPal has placed a hold or other restriction on your account based on disputes, claims, chargebacks or other scenarios regarding the sale or purchase of goods. Also, as part of our fraud prevention and risk management efforts, we may share account information with eBay to enable them to operate their programs for evaluating buyers or sellers.

- 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.

- Other third parties with your consent or direction to do so.

Please note that these third parties may be in other countries where the laws on processing personal information may be less stringent than in your country.

If you open a PayPal account directly on a third party website or via a third party application, any information that you enter on that website or application (and not directly on PayPal Services) will be shared with the owner of the third party website or application – and your information may be subject to their privacy policies. PayPal is not responsible for the content or information practices of such third parties.

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## Cross Border Transfers of Personal Information – Premier/Business

PayPal is committed to adequately protecting your personal information regardless of where the data resides and to providing appropriate protection for your personal information where such data is transferred across borders, including outside of the European Economic Area.

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## How you can access or change your personal information - Premier/Business

You can review and edit your personal information at any time by logging into your Premier/Business Account and going to the Profile section of the website. You can also close your PayPal account, we will mark your account in our database as “Closed”, but may retain personal information from your account for a certain period of time to collect any fees owed, resolve disputes, troubleshoot problems, assist with any investigations, prevent fraud, enforce our User Agreement, or take other actions as required or permitted by law.

## How you can contact us about privacy questions - Premier/Business

If you have questions or concerns regarding this policy, you should contact us by using [this link](#).

## Privacy Policy for Guests

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This Privacy Policy describes the ways we collect, store, use, and protect your personal information when you make a payment with your credit card on an online payment processing system powered by us. You accept this Privacy Policy and consent to such collection, storage and use when you sign up for, access or use our products, services or any other content, features, technologies or functions offered by us on our website and all related sites, applications and services (collectively "PayPal Services"). This Privacy Policy is intended to govern the use of PayPal Services by our users (including, without limitation those who use PayPal Services in the course of their trade or business) unless otherwise agreed through contract. We may amend this Privacy Policy at any time by posting a revised version on our website at URL: [www.paypal.com/jp](http://www.paypal.com/jp). The revised version will be effective as of the published effective date. In addition, if the revised version includes a substantial change, we will provide you with 30 days' prior notice by posting notice of the change on the "Policy Updates" page of our website. After this 30 day notice period, you will be considered as having expressly consented to all amendments to this Privacy Policy.

### How we collect information about you - Guest

When you use PayPal Services, we collect your IP address and standard web log information, such as your browser type and the pages you accessed on our website. If you



make a payment with your credit card on an online payment processing system powered by us, we collect the following types of information:

1. Contact information - your name, address, phone, email and other similar information.
2. Financial information - the credit card numbers that you give us when you use PayPal Services to make a payment with your credit card on an online payment processing system powered by us.

We may also obtain information about you from third parties such as credit bureaus and identity verification services. When you make a payment with your credit card on an online payment processing system powered by us, we collect information about your transactions and your other activities on our website and we may collect information about your computer or other access device for fraud prevention purposes.

When you download or use our mobile applications, or access one of our mobile optimized sites, we may receive information about your location and your mobile device, including a unique identifier for your device. We may use this information to provide you with location-based services, such as advertising, search results, and other personalized content. Most mobile devices allow you to control or disable location services in the device's setting's menu. If you have questions about how to disable your device's location services, we recommend you contact your mobile service carrier or the manufacture of your particular device.

You may choose to provide us with access to certain personal information stored by third parties such as social media sites (e.g., Facebook and Twitter). The information we may receive varies by site and is controlled by that site. By associating an account managed by a third party with your PayPal account and authorizing PayPal to have access to this information, you agree that PayPal may collect, store and use this information in accordance with this Privacy Policy.

Finally, we may collect additional information from or about you from other sources, such as from your contact with our customer support team, your results when you respond to a survey, from interactions with members of the PayPal corporate family or other companies (subject to their privacy policies and applicable law), and from other accounts we have reasons to believe you control (whether in part or in whole). Additionally, for quality and training purposes or for its own protection, PayPal may monitor or record its telephone

conversations with you. By communicating with PayPal, you acknowledge that your communication may be overheard, monitored, or recorded without further notice or warning.

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## Handling of Sensitive Information - Guest

In principle, our company shall not acquire, use or provide to third parties information related to political views, beliefs (meaning religion, ideology and creed), affiliation with labor unions, race, nationality, lineage, domicile, medical care, sexual life, and criminal history (hereinafter, "Sensitive Information"). Sensitive Information may be acquired, used or provided to third parties to the extent required in these instances; however even in these instances our company will rigorously control the corresponding Sensitive Information:

- Where pursuant to laws, ordinances and the like;
- When required in order to protect human life, body or property;
- When especially required in order to improve public health or to promote the sound development of children;
- When required to cooperate in the execution of affairs prescribed by laws and ordinances by national government agencies, local government entities, or persons receiving mandates therefrom;
- Upon the acquisition, use or provision to third parties of Sensitive Information as is required exclusively in the execution or the like of the transfer of rights and obligations in inheritance procedures;
- Upon the acquisition, use or provision to third parties of Sensitive Information based on the need to ensure the appropriate management of the business of a Funds Transfer Business Operator, and within the scope required in the execution of business pursuant to the consent of the principal;
- When biometric identification information that corresponds to Sensitive Information is used to confirm a person's identification based on the consent of that person.

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## How we use cookies - Guest

When you access our website or use PayPal Services, we (including companies we work with) may place small data files on your computer or other device. These data files may be cookies, pixel tags, "Flash cookies," or other local storage provided by your browser or associated applications (collectively "Cookies"). We use Cookies to recognize you as a customer, customize PayPal Services, content and advertising, measure promotional

effectiveness, help ensure that your account security is not compromised, mitigate risk and prevent fraud, and to promote trust and safety across our sites and PayPal Services.

You are free to decline our Cookies if your browser or browser add-on permits, unless our Cookies are required to prevent fraud or ensure the security of websites we control. However, declining our Cookies may interfere with your use of our website and PayPal Services.

For more detailed information on our use of these technologies, please see our policy on [Cookies, Web Beacons, and Similar Technologies](#).

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## How we protect and store personal information - Guest

Throughout this Privacy Policy, we use the term "personal information" to describe information that can be associated with a specific person and can be used to identify that person. We do not consider personal information to include information that has been anonymized so that it does not identify a specific individual.

We store and process your personal information on our computers in the US and at various customer and operations support centers around the world such as in the Philippines, Ireland, Canada, and China, and we protect it by maintaining physical, electronic and procedural safeguards. We use computer safeguards such as firewalls and data encryption, we enforce physical access controls to our buildings and files, and we authorize access to personal information only for those employees who require it to fulfill their job responsibilities.

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## How we use the personal information we collect - Guest

We use your personal information to:

- process transactions and provide PayPal Services;
- enable PayPal users to send notices about your transactions;
- manage risk, or to detect, prevent , and/or remediate fraud or other potentially prohibited or illegal activities;
- detect, prevent or remediate violations of policies or applicable user agreements;
- provide you with customer support services;

- improve PayPal Services by customizing your user experience;
- measure, the performance of PayPal Services and improve their content and layout;
- manage and protect our information technology infrastructure; and
- perform creditworthiness and solvency checks, and compare information for accuracy and verify it with third parties.

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## Marketing - Guest

We do not sell or rent your personal information to third parties for their marketing purposes without your explicit consent. We may combine your information with information we collect from other companies and use it to improve and personalize PayPal Services, content and advertising.

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## How we share personal information with credit card acquirers and PayPal users - Guest

To process your payments, we need to share some of your personal information with credit card acquirers or the person or company that you are paying. We work with third parties, including merchants to enable them to accept or facilitate payments from you using a credit card. In doing so, a third party may share information about you with us, such as your email address or mobile phone number, when you attempt to pay that merchant or through that third party.

Regardless, we will not disclose your credit card number to anyone you have paid on an online payment processing system powered by PayPal or with other third parties, except with your express permission or if we are required to do so to comply with credit card association rules, a valid regulatory or law enforcement request, or, to cooperate in an ongoing law enforcement investigation, as otherwise required by law.

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## How we share personal information with other parties - Guest

We may share your personal information with:

- Members of the PayPal corporate family to provide joint content, products and services (such as registration, transactions and customer support), to help detect and prevent potentially illegal acts and violations of our policies, and to guide decisions about their products, services and communications. Members of our corporate family will use this information to send you marketing communications only if you have requested their services.
- Companies that we plan to merge with or be acquired by, should such a combination occur, we will require that the new combined entity follow this Privacy Policy with respect to your personal information. If your personal information could be used contrary to this Privacy Policy, you will receive prior notice.
- Law enforcement, government officials, or other third parties when:
  - we are compelled to do so by a subpoena, court order or similar legal procedure,
  - we need to do so to comply with law or credit card association rules
  - we are cooperating with an ongoing law enforcement investigation,
  - we believe in good faith that the disclosure of personal information is necessary to prevent physical harm or financial loss, to report suspected illegal activity.
- Other unaffiliated third parties, for the following purposes:
  - Fraud Prevention and Risk Management: to help prevent fraud or assess and manage risk. For example, if you use the PayPal Services to buy or sell goods using eBay Inc. or its affiliates ("eBay"), we may share account information in order to help protect your account from fraudulent activity, alert you if we detect such fraudulent activity on your accounts, or evaluate credit risk.

As part of our fraud prevention and risk management efforts, we also may share necessary account information with eBay in cases where PayPal has placed a hold or other restriction on your Account based on disputes, claims, chargebacks or other scenarios regarding the sale or purchase of goods. Also, as part of our fraud prevention and risk management efforts, we may share account information with eBay to enable them to operate their programs for evaluating buyers or sellers.

- 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.
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- 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.

Other third parties with your consent or direction to do so. Please note that these third parties may be in other countries where the laws on processing personal information may be less stringent than in your country.

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## Cross Border Transfers of Personal Information – Guest

PayPal is committed to adequately protecting your personal information regardless of where the data resides and to providing appropriate protection for your personal information where such data is transferred across borders, including outside of the European Economic Area.

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## How you can contact us about privacy questions - Guest

If you have questions or concerns regarding this policy, you should contact us by using [this link](#).

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