

Updated Privacy Policy for PayPal Services

Effective Date: July 1, 2015

This Privacy Policy describes your privacy rights regarding our collection, use, storage, sharing and protection of your personal information. It applies to the PayPal website and all related sites, applications, services and tools regardless of how you access or use them.

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You accept this Privacy Policy 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 the 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

When you use PayPal Services, we collect information sent to us by your computer, mobile phone or other access device. The information sent to us includes data on the pages you access, your computer IP address, device identifiers, the type of operating system you're using, your location, mobile network information, and standard web log data. Standard web log data includes the browser type you're using and traffic to and from our site. When you use PayPal Services, we also collect information about your transactions and your activities. If we allow you to link your loyalty card to your PayPal account in our mobile app, we may require you to provide to us your loyalty card number.

When you download or use our mobile applications, or access one of our mobile optimised 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 personalised content. Most mobile devices allow you to control or disable location services in the device's settings 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.

In addition, we may collect and store any information you provide us when you use PayPal Services, including when you add information on a web form, add or update your account information, participate in community discussions, chats, or dispute resolutions, or when you otherwise correspond with us regarding PayPal Services. If you open a PayPal account or use PayPal Services, we may collect the following types of information:

- Contact information, such as your name, address, phone, email and other similar information.
- Financial information, such as the full bank account numbers and/or credit card numbers that you link to your PayPal account or give us when you use PayPal Services.
- Detailed personal information such as your date of birth, driver's license number and passport number.

We may also obtain information about you from third parties such as credit reporting agencies and identity verification services. If you open a premier or business account or apply for products and services offered to premier and business accounts, we may collect your commercial credit information from a credit reporting agency.

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 authorising PayPal to have access to this information, you agree that PayPal may collect, store and use this information in accordance with this Privacy Policy.

In order to help protect you from fraud and misuse of your personal information, we may collect information about your use and interaction with PayPal Services. For example, we may evaluate your computer, mobile phone or other access device to identify any malicious software or activity.

We may also collect additional information from or about you from other sources, such as through contact with us, including our customer support team, results when you respond to a survey, and your 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 reason to believe you control (whether in part or in whole).

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How we use Cookies

When you access the PayPal Services, we (including companies we work with) may place “Cookies” on your computer or other device. Cookies are small data files placed on your device through your web browser, and include “pixel tags” and “Flash” cookies. We use these technologies to:

- recognise you as a customer;
- customise the PayPal Services, content and advertising;
- measure promotional effectiveness;
- help ensure that your account security is not compromised;
- mitigate risk and prevent fraud; and
- promote trust and safety across the 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 the 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

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 made anonymous so that it does not identify a specific user.

We store and process your personal information on our computers in the US, Asia, Europe and elsewhere in the world where our facilities are located. We protect your information using physical, technical, and administrative security measures to reduce the risks of loss, misuse, unauthorised access, disclosure and alteration. Some of the safeguards we use are firewalls and data encryption, physical access controls to our data centers, and information access authorisation controls.

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How we use the personal information we collect

The primary purpose for collecting your personal information is to provide you with a secure, smooth, efficient, and customised experience. We may use your personal information to:

- provide PayPal Services and customer support;
- 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;
- detect, prevent or remediate violations of policies or applicable user agreements;
- customise, measure, and improve PayPal Services and the content, layout, and operation of our websites and applications;
- perform targeted marketing, service update notices, and promotional offers based on your communication preferences;
- manage and protect our information technology infrastructure;
- contact you at any telephone number, by placing a voice call or through text (SMS) or email messaging, as authorised by our User Agreement;
- perform creditworthiness and solvency checks, compare information for accuracy and verify it with third parties;
- confirm your identity for the purposes of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and assess applications or creditworthiness for premier or business accounts or products and services offered to premier or business accounts with third parties;
- manage our risks and help detect, prevent, and/or remediate fraud or other potentially illegal or prohibited activities; and
- design products and services.

We may contact you via electronic means or postal mail to notify you regarding your account, to troubleshoot problems with your account, to resolve a dispute, to collect fees or monies owed, to poll your opinions through surveys or questionnaires, or as otherwise necessary to service your account. Additionally, we may contact you to offer coupons, discounts and promotions, and inform you about PayPal Services and the services of our corporate family. Finally, we may contact you as necessary to enforce our policies, applicable law, or any agreement we may have with you. When contacting you via phone, to reach you as efficiently as possible we may use, and you consent to receive, autodialed or prerecorded calls and text messages. Where applicable and permitted by law, you may decline to receive certain communications.

If all or some of your personal information is not collected, we may be unable to provide you with PayPal Services or a customised experience.

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Marketing

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 personalise PayPal Services, content, and advertising. If you do not wish to receive marketing communications from us or participate in our ad-customisation programs, simply indicate your preference by logging into your account and going to the Notifications section and updating your preferences, or by following the directions that may be provided within the communication or advertisement.

We respect your communication preferences. If you no longer wish to receive notifications via our application, you can adjust your preferences by visiting the settings page of the application.

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How we share personal information with other PayPal users

When transacting with others, we may provide those parties with information about you necessary to complete the transaction, such as your name, account ID, contact details, shipping and billing address, or other information needed to promote the reliability and security of the transaction. If a transaction is held, fails, or is later invalidated, we may also provide details of the unsuccessful transaction. To facilitate dispute resolution, we may provide a buyer with the seller's address so that goods can be returned to the seller. The receiving party is not allowed to use this information for unrelated purposes, such as to directly market to you, unless you have agreed to it. Contacting users with unwanted or threatening messages is against our policies and constitutes a violation of our User Agreement.

If someone is sending you money and enters your email address, we will provide them your registered name so they can verify they are sending the money to the correct account.

We work with third parties, including merchants, to enable them to accept or send 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, to inform you that a payment has been sent to you or when you attempt to pay a merchant or 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 to send you notification of payment status. Also, if you request that we validate your status as a PayPal customer with a third party, we will do so.

If you link your loyalty or gift card of a PayPal merchant to your account, we may share your card number with that merchant when you pay using PayPal.

Please note that merchants, sellers, and users you buy from or contract with have their own privacy policies, and although PayPal's User Agreement does not allow the other transacting party to use this information for anything other than providing PayPal Services, PayPal is not responsible for their actions, including their information protection practices.

Regardless, we will not disclose your credit card number or bank account number to anyone you have paid or who has paid you using 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 rules, a subpoena, or other legal process.

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How we share personal information with other parties

We may share your personal information with:

- Members of or divisions within the PayPal corporate family, such as PayPal Credit, Venmo, or Braintree 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.
- Financial institutions that we partner with to jointly create and offer a product. These financial institutions may only use this information to market PayPal-related products, unless you have consented to other uses.
- Credit reporting and collection agencies to report account information, as permitted by law. To request a credit report or other information about you from a credit reporting agency, we will provide information to the credit reporting body that identifies you. PayPal discloses information to Veda Advantage, Dun and Bradstreet and Experian whose privacy policies and contact details are available on their respective websites.
- Banking partners as required by credit card association rules for inclusion on their list of terminated merchants (in the event that you meet their criteria which includes having PayPal close your PayPal account due to your breach of the PayPal User Agreement).
- 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 pursuant to a subpoena, court order, or other legal process or requirement applicable to PayPal or one of its related companies; when we need to do so to comply with law or credit card rules; or when we believe, in our sole discretion, 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 accounts 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. However, we will ensure that we take reasonable steps to ensure the third parties do not breach the Australian Privacy Principles in relation to your personal information.

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 a PayPal website) will be shared with the owner of the third party website or application. These sites are governed by their own privacy policies and you are encouraged to review their privacy policies before providing them with personal information. PayPal is not responsible for the content or information practices of such third parties.

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Using Log In with PayPal

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.

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How you can access or change your personal information

You can review and edit your personal information at any time by logging in to your account and reviewing your account settings and profile, or contacting us directly. In certain circumstances where we refuse to give you access or correct your information, we will write to you and explain our reasons.

You can also close your account through the PayPal website. If you close your PayPal account, we will mark your account in our database as "Closed," but may retain personal information from your account for a 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.

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How you can contact us about privacy questions

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

If you have a privacy complaint, you should report it by using [this link](#).

Alternatively, you can report it by:

Email:	auexecutiveescalations@paypal.com
Mail:	Privacy Officer PayPal Australia Locked Bag 10 Australia Square PO Sydney NSW 1215

Handling your complaints

We aim to:

- Acknowledge receipt of all complaints within 5 business days.
- Resolve all complaints within 45 days. This may not be possible in all circumstances.

Where we cannot resolve a complaint within 45 days, we will notify you of the reason for the delay as well as an indication of when we expect to resolve the complaint. If you are not satisfied with the outcome of your complaint, you may wish to contact the Financial Ombudsman Service

for most complaints about your credit information. Alternatively, you may contact the Office of the Australian Information Commissioner.

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