

LAST UPDATED: SEPTEMBER 2023

## Online Privacy Policy

Your privacy is important to us. This Online Privacy Policy explains how we collect, share, use, and protect information when you visit or use this online service and any other online services offered by the U.S. and Canada banking and non-banking affiliates and subsidiaries of Chase that link to or reference this policy (collectively, our “online services”). This policy covers Chase’s many online services, including the Chase websites, Chase Mobile, and Chase-branded social media sites or pages, as well as any interactions you may have while viewing content provided through one of Chase’s digital advertising campaigns.

As you review this Online Privacy Policy, here are a few general principles to keep in mind:

- x Our online services linking to this notice are intended for a U.S. and Canadian audience. If you visit or use one of these online services, your information may be transferred or processed in the United States. For non-U.S. and non-Canadian online services, please review the privacy policy applicable to that service to understand how your information will be treated and safeguarded.
  
- x With the exception of the Chase First % D Q N Program, our online services are not intended for children under 13. We do not knowingly collect personal information from children under 13 without parental consent. For details about our handling of children’s personal information in connection with Chase First Banking, please review our [Children’s Privacy Policy](#).
  
- x If you are a U.S. consumer and have a financial product or service with us, we may use your information to provide you with personalized offers and services. For more information, please see our [Privacy Policy](#).

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- x Merchants in the U.S. and Canada can find additional information in the [Merchant Services' Privacy Statement](#).
- x Chase Mobile and our social media sites or pages may have additional terms from this policy about the privacy of your information. Please review the privacy policy for the specific online service you are using.
- x If you have questions after reviewing this policy, please visit [Frequently Asked Questions](#).

## Information We Collect

### *Personal Information*

When you visit or use our online services, we may collect personal information from or about you including your name, email address, mailing address, telephone number(s), account numbers, limited location information, user name and password. We may also collect payment card information, tax identification numbers, driver's license numbers (or comparable) when you provide such information while using our online services and where we believe it is reasonably required for ordinary business purposes.

### *Usage and Other Information*

In addition to the personal information described above, we may collect certain information about your use of our online services. For example, we may capture the IP address of the device you use to connect to the online service, the type of operating system and browser you use, and information about the site you came from, the parts of our online service you access, and the site you visit next. We or our third-party partners may also use cookies, web beacons or other technologies to collect and store other information about your visit to, or use of, our online services. In addition, we may later associate the usage and other information we collect online with personal information about you.

### *Chase Mobile*

For your convenience, Chase offers you the ability to access some of our products and services through mobile applications and mobile-optimized websites ("Chase Mobile"). When you interact with us through Chase Mobile, we may collect information such as unique device identifiers for your mobile device, your screen resolution and other device settings, information about your location, and analytical information about how you use your mobile device. We may ask your permission before collecting certain information (such as precise geo-location information)

through Chase Mobile.

### *Additional Sources of Information*

We may also collect information about you from additional online and offline sources including from co-branded partner sites or commercially available third-party sources, such as credit reporting agencies. We may combine this information with the personal and other information we have collected about you under this Online Privacy Policy.

## Use of Information

We use the information discussed above in the following ways :

- x Processing applications and transactions;
- x Verifying your identity (such as when you access your account information);
- x Preventing fraud and enhancing the security of your account or our online services;
- x Responding to your requests and communicating with you;
- x Managing your preferences;
- x Performing analytics concerning your use of our online services, including your responses to our emails and the pages and advertisements you view;
- x Providing you tailored content and marketing messages; operating, evaluating and improving our business (including developing new products and services; improving existing products and services; performing data analytics; and performing accounting, auditing and other internal functions);
- x Complying with and enforcing applicable legal requirements, relevant industry standards, contractual obligations and our policies; and

- x For any other purposes that we may specifically disclose at the time you provide or we collect your information.

We may also use data that we collect on an aggregate or anonymous basis (such that it does not identify any individual customers) for various business purposes, where permissible under applicable laws and regulations.

## Disclosure of Information

We may share the information we collect from and about you with our affiliates and other third parties as described below. In particular, we may share your information with:

- x Chase third-party service providers;
- x Chase affiliated websites and businesses in an effort to bring you improved service across our family of products and services, when permissible under relevant laws and regulations;
- x Other companies to bring you co-branded services, products or programs that you have requested;
- x Third parties or affiliates in connection with a corporate transaction, such as a sale, consolidation or merger of Chase businesses; and
- x Other third parties to comply with legal requirements such as the demands of applicable subpoenas and court orders; to verify or enforce our terms of use, our other rights, or other applicable policies; to address fraud, security or technical issues; to respond to an emergency; or otherwise to protect the rights, property or security of our customers or third parties.

Where appropriate, we will limit sharing of your information in accordance with the choices you have provided us.

We may share anonymous or aggregated information with third parties to help deliver products, services, and content that are better tailored to the users of our online services and for other purposes.

# Understanding Cookies, Web Beacons and Other Tracking Technologies

We, or our service providers, and other companies we work with may deploy and use cookies, web beacons, local shared objects and other tracking technologies for the following purposes: fraud prevention and monitoring our advertising and marketing campaign performance. Some of these tracking tools may detect characteristics or settings of the specific device you use to access our online services.

- x “Cookies” are small amounts of data a website can send to a visitor’s web browser. They are often stored on the device you are using to help track your areas of interest. Cookies may also enable us or our service providers and other companies we work with to relate your use of our online services





