



California Privacy Notice

Privacy Notice for California Residents

This California Consumer Privacy Act Disclosure (“Disclosure”) explains how Discover Bank, DFS Services LLC, PULSE Network LLC, Diners Club International, Ltd., the Discover Global Network, Pulse EFT Association, Inc., DFS Corporate Services LLC, DFS International Incorporated, Discover Products Inc., The Student Loan Corporation, and their affiliates and subsidiaries (collectively, “Discover”, “we”, or “us”) collect, use, and disclose Personal Information relating to California residents that is subject to the California Consumer Privacy Act (“CCPA”). Discover affiliates and subsidiaries include companies related by common ownership or control with a Discover or DFS name and financial companies such as GTC Insurance Agency, Inc. This Disclosure covers both online and offline (e.g., phone and in-person) practices in connection with the collection, use, and disclosure of Personal Information.

What is Personal Information?

Under the CCPA, “Personal Information” is information that identifies, relates to, or could reasonably be linked with a particular California resident or household. The CCPA, however, does not apply to certain information, such as information subject to the Gramm-Leach-Bliley Act (“GLBA”).

As a result, this Disclosure does not apply, for example, with respect to information that we collect about California residents who apply for or obtain our financial products and services for personal, family, or household purposes (“GLBA Consumers”). For more information about how we collect, disclose, and secure information relating to our GLBA Consumers, please refer to our [Consumer Privacy Statements](#). If you have an account relationship with us, you are also able to access important account, transaction, and other information by logging in to your secure account at [Discover.com](#).

Additionally, any Personal Information provided to or received by us related to a business or commercial product or service, including any information collected and used to conduct due diligence, is not subject to this Disclosure.

In the past 12 months, based upon our actual knowledge, we have not “sold” Personal Information relating to California residents (including minors under 16 years of age) within the meaning of the CCPA. For purposes of this Disclosure, “sold” means the disclosure of Personal Information to a business or third party for monetary or other valuable consideration.

Our Collection, Use, and Disclosure of Personal Information

We collect Personal Information relating to California residents in a variety of contexts as described below. For example, we collect Personal Information relating to California residents for marketing purposes and

from individuals who apply for employment with us or are our employees, vendors, contractors, or similar personnel. The specific Personal Information that we collect, use, and disclose relating to a California resident will depend on our specific relationship or interaction with that individual.

The categories of Personal Information that we collect, use, and disclose about a California resident will depend on our specific relationship and interaction with that individual. In the past 12 months, we have collected the following categories of Personal Information relating to California residents:

- (1) **Personal identifiers**, such as name and mailing address;
- (2) **Personal information, as defined in the California safeguards law**, such as contact information and financial information;
- (3) **Characteristics of protected classifications under California or federal law**, such as age, citizenship, and marital status;
- (4) **Commercial information**, such as transaction and account information;
- (5) **Internet or electronic network activity information**, such as browsing history and interactions with our website;
- (6) **Geolocation data**, such as device location and certain device information;
- (7) **Sensory data**, including audio, electronic, visual, and similar information such as call recordings;
- (8) **Professional or employment-related information**, such as current employment information or employment history;
- (9) **Education information**, such as school and date of graduation; and
- (10) **Inferences** drawn from any of the Personal Information listed above to create a profile about, for example, an individual's preferences and characteristics.

In the past 12 months, we have collected the categories of Personal Information set forth above from the following categories of sources:

- (1) Directly from **you**;
- (2) **Discover affiliates and subsidiaries**;
- (3) **Online and mobile app services**, including cookies, pixel tags, beacons, and software development kits;
- (4) **Consumer reporting agencies**;
- (5) **Social networks and advertising networks**;
- (6) **Data analytics providers**;
- (7) **Government entities**, including federal, state, or local government(s), or **other public sources**;
- (8) **Third parties that you have authorized or directed to share your information with us**; and
- (9) **Service providers**, with whom we have a contractual relationship to perform services on our behalf, including data brokers as defined under California law.

The purposes for which we use the Personal Information that we collect depend on our relationship or interaction with a specific California resident. Nonetheless, we may use Personal Information we collect to operate, manage, and maintain our business, to provide our products and services, for our employment and vendor management purposes, and to accomplish our business purposes and objectives. For example, we use Personal Information we collect to:

- (1) Detect security incidents;
- (2) Personalize, develop, market, advertise, and provide our products and services (including analytic services);
- (3) Provide customer service;
- (4) Process payments or transactions, provide financing, or fulfill orders;
- (5) Conduct research and data analysis;
- (6) Detect and prevent fraud (including protecting against and/or prosecuting malicious, deceptive, fraudulent, or illegal activity);
- (7) Perform identity verification;
- (8) Maintain our systems, infrastructure, and facilities including debugging to identify and repair errors that impair existing intended functionality;
- (9) Maintain or service accounts;
- (10) Conduct risk and security control and monitoring;
- (11) Perform accounting;
- (12) Perform audit functions, including auditing interactions with consumers;
- (13) Maintain and enhance a product or service;
- (14) Verify and provide employment benefits and administration (e.g., employment eligibility, payroll, and performance management); and
- (15) Conduct other internal functions, such as investigations or research for technology development, comply with legal obligations, maintain business records, and exercise and defend legal claims and rights.

The categories of Personal Information that we share or disclose about a California resident will depend on our specific relationship and interaction with that individual. In the past 12 months, we have shared or disclosed (see how we help keep your information [secure](#)) the following categories of Personal Information relating to California residents to the following types of vendors or other counterparties for our business purposes:

- (1) **Personal identifiers**, such as name and mailing address, **Personal information, as defined in the California safeguards law**, such as contact information and financial information, and **Professional or employment-related information**, such as current employment information or employment history, have been shared with or disclosed to Discover affiliates and subsidiaries, service providers, regulatory agencies, law enforcement, and other government entities, consumer reporting agencies, social networks/advertising networks, and data analytics providers;
- (2) **Characteristics of protected classifications under California or federal law**, such as age, citizenship, and marital status, and **Education information** such as school and date of graduation, have been shared with or disclosed to Discover affiliates and subsidiaries, service providers, regulatory agencies, law enforcement, and other government entities, consumer reporting agencies, and data analytics providers;
- (3) **Commercial information**, such as transaction and account information, has been shared with or disclosed to Discover affiliates and subsidiaries, service providers, and regulatory agencies, law enforcement, and other government entities;
- (4) **Internet or electronic network activity information**, such as browsing history and interactions with our website, has been shared with or disclosed to Discover affiliates and subsidiaries, service

providers, consumer reporting agencies, social networks/advertising networks, and data analytics providers;

- (5) **Geolocation data**, such as device location and certain device information, has been shared with or disclosed to Discover affiliates and subsidiaries, service providers, and data analytics providers;
- (6) **Sensory data**, such as call recordings, has been shared with or disclosed to Discover affiliates and subsidiaries, service providers, regulatory agencies, law enforcement, and other government entities, and social networks; and
- (7) **Inferences** drawn from any of the Personal Information listed above has been shared with Discover affiliates and subsidiaries.

Additionally, we have shared or disclosed Personal Information with third parties based upon the consent or at the direction of California residents to share or disclose the information.

Your Rights Under the CCPA

If you are a California resident, you may request that we disclose to you the following information covering the 12 months preceding your request:

- (1) The categories of Personal Information that we collected about you and the categories of sources from which we collected such information;
- (2) The business or commercial purposes for collecting Personal Information about you;
- (3) The categories of third parties to whom we shared such Personal Information (if applicable);
- (4) The categories of Personal Information that we disclosed for a business purpose, and for each category identified, the categories of third parties to whom we disclosed that particular category of Personal Information (if applicable); and
- (5) The specific pieces of Personal Information we collected about you.

If you are a California resident, you may also request that we delete Personal Information that we collected from you. The CCPA sets forth exceptions for when information is not required to be deleted, including but not limited to where information is necessary to maintain in order to provide a good or service that you requested, comply with a legal obligation, detect security incidents or protect against malicious, deceptive, fraudulent, or illegal activity.

Further, in some instances, we may decline to honor your request where an exception applies, such as where the disclosure of Personal Information would adversely affect the rights and freedoms of another consumer, where the Personal Information that we maintain about you is not subject to CCPA requirements, or where the Personal Information is a trade secret. We may also decline to honor your request if we cannot verify your identity or confirm that the Personal Information that we maintain relates to you, or if we cannot verify that you have the authority to make a request on behalf of another individual.

Nonetheless, you have the right to be free from unlawful discrimination for exercising your rights under the CCPA.

How to Make a Request

- Submit a request [online](#) to view or delete eligible Personal Information. By submitting a request via this link, we will search for your personal Discover Bank information in connection with our products including: banking, credit cards, home loans, personal loans, and student loans.
- Call us at **1-800-347-0316**.

For information related to [PULSE](#), [Diners Club International](#), and [Discover Global Network](#), you may click the appropriate link to visit the website and follow the instructions in the Privacy Notice for California Residents.

You may only exercise your right to receive disclosures twice within a 12 month period. The request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected Personal Information or you are an authorized representative; and
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

In order to respond to your deletion request or provide you with Personal Information we must verify your identity or authority to make the request, and confirm the Personal Information in our systems relates to you or the person for whom you are authorized to make the request. We will use Personal Information provided by you, including your name, home address, email address, date of birth, last four digits of your Social Security number, and telephone number, for security purposes and to verify your identity to make the request. We will provide you with an identification code via one-time text message, one-time call or one-time prerecorded voice message at the telephone number you provide. You will need to provide this identification code to us in order to continue with your request. We use a third-party identity verification service to assist with ensuring that you are properly authenticated prior to fulfilling your request.

If you intend to submit a request on behalf of someone else, we must have on file or you must provide to us appropriate power of attorney, guardian, conservator or trustee document(s) confirming you have the authority to act on behalf of the individual for whom you are submitting the request. To submit a request on behalf of someone else, you must call us at **1-800-347-0316**.

Any request for disclosure or deletion shall not apply to any information collected from you to the extent that you were acting as a job applicant, an employee, or a contractor of Discover.

Contact Us

If you have questions or concerns regarding the above-mentioned rights or our practices under the CCPA, please call us at **1-800-347-0316**.

For general questions, or to learn more about Discover's consumer privacy statements and practices, please follow these [instructions](#) to contact us.

Changes to This California Consumer Privacy Act Disclosure

We may change or update this Disclosure from time to time. When we do, we will post the revised Disclosure on this page. This Disclosure was last updated on 9/30/2020.