

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

How?

All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Barclaycard chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Barclaycard share? | Can you limit this sharing? |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|-----------------------------|
| For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes— to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | Yes | Yes |
| For our affiliates’ everyday business purposes— information about your transactions and experiences | Yes | No |
| For our affiliates’ everyday business purposes— information about your creditworthiness | Yes | Yes |
| For non-affiliates to market to you | No* | We don’t share |

To limit our sharing

- Call **866-698-0236**—our menu will prompt you through your choices.
- For Business Card Customers, please call **866-383-0367**

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

To limit our direct marketing

- Call **866-698-0236**—our menu will prompt you through your choices or
- Visit us at the web address listed on the back of your card.
- For Business Card Customers, please call **866-383-0367**

Please note:

We may contact our existing customers by mail, email, telephone or other channels such as social media (e.g. Facebook, Twitter) to offer additional products or services that we believe may be of interest to you. You may direct us not to send you such offers.

Questions?

Call **866-698-0236** or go to **BarclaycardUS.com**
For Business Card Customers, please call **866-383-0367**

What we do

| | |
|-------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| How does Barclaycard protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| How does Barclaycard collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none">▪ open an account or deposit money▪ pay your bills or apply for a loan▪ use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. |
| Why can't I limit all sharing? | Federal law gives you the right to limit only <ul style="list-style-type: none">▪ sharing for affiliates' everyday business purposes—information about your creditworthiness▪ affiliates from using your information to market to you▪ sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account. |

Definitions

| | |
|------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Affiliates | Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none">▪ <i>Our affiliates include companies with a Barclays name</i> |
| Non-affiliates | Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none">▪ <i>Barclaycard does not share with non-affiliates so they can market to you</i> |
| Joint marketing | A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">▪ <i>Our joint marketing partners include companies such as insurance companies</i> |

Other important information

For Vermont residents only: In accordance with Vermont law, Barclaycard will not share information we collect about Vermont residents with companies outside of Barclaycard except as permitted by law, such as with the consent of the customer, to service the customer's accounts or to other financial institutions with which we have joint marketing agreements. We will not share creditworthiness information about Vermont residents among Barclaycard's affiliates except with the authorization or consent of the Vermont resident.

For California residents only: In accordance with California law, we will not share information we collect about California residents with non-affiliated third parties except as permitted by law, such as with the consent of the customer, to service the customer's accounts, or to fulfill on rewards or benefits. We will also limit the sharing of information about you with our affiliates to the extent required by applicable California law.

For Nevada residents only: We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions set forth above. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number 702-486-3132; email: BCPINFO@ag.state.nv.us.

* Please keep in mind that, as permitted by applicable law, if you have a co-branded credit card account with us, we share information about you with our financial or retail partners in connection with maintaining and servicing your account, including for financial or retail partner to market to you. Federal law does not give you the right to limit this sharing.