

California Consumer Privacy Notice

Effective Date: January 1, 2020

At American Express, we are committed to safeguarding your privacy.

This California (“CA”) Consumer Privacy Notice (the “CA Privacy Notice”) provides information to CA residents whose personal information is processed pursuant to the California Consumer Privacy Act of 2018 (“CCPA”). It describes the categories of personal information American Express collects and the purposes for which that information is collected. It also summarizes the rights CA residents have and how they may exercise these rights.

This CA Privacy Notice does not apply to personal information that is protected under federal financial privacy laws. Personal information does not include information that is publicly available or that has been de-identified or aggregated. For more details on whether this CA Privacy Notice applies to your relationship with American Express and what rights you may have, please see the section below titled “Your CA Privacy Rights.”

Finally, our affiliates (and our other web properties that are not branded American Express) may provide their own privacy notice to CA residents. Please check their websites to better understand their privacy practices.

1. Categories of Personal Information We Collect

Depending on the nature of your relationship with us, we may collect the following categories of personal information about you, including:

- Identifiers such as name, postal address, email address, account name, social security number, driver’s license or state identification card number, passport number or telephone number;
- Information that identifies, relates to or is capable of being associated with, a particular individual, such as name, passport number, driver’s license or credit card number, bank account number or other financial information;
- Characteristics of protected classifications under California or federal law such as race, sex/gender or marital status;
- Commercial information such as records of personal property or your purchase history;
- Biometric information such as information regarding your physiological or behavioral characteristics;
- Internet or other electronic network activity information such as browsing history, search history or other information as described in the [Online Privacy Statement](#);
- Geolocation data, available through your device, if enabled;
- Audio, electronic, or similar information;
- Professional or employment-related information;
- Education information;
- Other personal information, as described to you in the applicable [Privacy Notice](#), the [Online Privacy Statement](#), or otherwise at the point of collection; and
- Inferences drawn from any of the information identified above, including about your preferences.

Depending on your relationship with us, we may have collected each of the above categories of personal information about you during the preceding 12 months. In addition, we may have shared each of these categories of personal information with third parties during the preceding 12 months for the business purposes described below and in our [Online Privacy Statement](#).

For each of these categories of personal information, please refer to the [Online Privacy Statement](#) for information regarding the sources of personal information and the categories of third parties with whom we may share personal information.

2. Why We Collect Personal Information

Depending on your relationship with us, we may use information about you for our business purposes, including to:

- Deliver and improve our products and services, including to:
 - Process your application for a card, complete transactions, update you about new features and benefits and manage your accounts;
 - Recognize you and your device and to better communicate with you; and
 - Determine whether you may be interested in new products or services;
- Advertise and market our products and services, and those of our commercial and business partners;
- Conduct research and analysis to better understand our online visitors, customers and our business, including to:
 - Request feedback or reviews about our products and services and those of our commercial and business partners; and
 - Analyze the effectiveness of our advertising and marketing campaigns;
- Manage our business risks, such as fraud and credit and security risks, including to:
 - Evaluate and process your application for one of our products or services and manage existing products or services you have; and
 - Detect and prevent fraud or criminal activity and safeguard your accounts.

In addition, we may use information about you in other ways as required or permitted by law or with your consent.

3. Your CA Privacy Rights

As a California resident, you may have certain rights over the personal information we have about you. If you only have a business or employment relationship with us (e.g., you are a corporate Card Member, a merchant, or an employee), these rights below may only be available to you after January 1, 2021, or as required by law.

You may have the right to request:

- Access to the personal information we have collected about you; and
- Deletion of the personal information we have collected from you.

In the event you choose to exercise any of these rights, you have the right to continue to receive similar good or services from us, at similar prices or rates, and at the same level or quality as you received them

previously. In addition, these rights are subject to limitations, such as when we are retaining personal information to comply with our own legal obligations.

We do not offer an opt out of sale link on our homepage for the purposes of the CCPA. We may share personal information with our service providers, with third parties with whom we jointly offer products or services, with third parties from whom you request a product or service through us, in the context of a merger, acquisition, bankruptcy, or other corporate transaction, or as otherwise permitted by the CCPA.

4. How to Exercise Your CA Privacy Rights

If you would like to make a request under any of the rights listed in the “Your CA Privacy Rights” section above, please visit our [Privacy Center](#) or call the number on the back of your Card.

We may need to validate certain information about you to verify your identity before we can fulfill your request. If you are making a request for access or deletion rights on behalf of another person, we may require you to provide proof that you have been designated as their authorized agent.

5. More Information

Please visit our [Privacy Center](#) to learn more about American Express’ privacy practices.

Please visit www.americanexpress.com/privacy to view the privacy notice associated with your product and/or service, our Data Protection and Privacy Principles, or our U.S. Online Privacy Statement.

If you only have a business or employment relationship with us (e.g., you are a corporate Card Member, a merchant, or an employee or former employee), these rights may only be available to you after January 1, 2021, or as required by law.

If you are a job applicant, you can find additional information in our Online Recruitment Privacy Statement.