

California Privacy Notice

Effective Date: June 27, 2023

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

This California Privacy Notice (the “CA Privacy Notice”) provides information to California residents whose personal information is processed pursuant to the California Consumer Privacy Act (“CCPA”). It applies to personal information collected from CA residents (“you” or “your”) who have a business relationship with American Express (“we” or “us”), as well as individuals who are prospective customers. Personal information is information that identifies or could reasonably be linked with a particular individual or household; it does not include information that is publicly available or has been de-identified or aggregated. This notice describes the categories of personal information we collect, the purposes for which that information is collected, a summary of the rights you have and how to exercise these rights.

This CA Privacy Notice does not apply to personal information that is protected under the Gramm-Leach-Bliley Act, a federal financial privacy law, as set out in our [U.S. Consumer Privacy Notice](#). It also does not apply to personal information relating to job applicants or employees as governed by our [U.S. Online Recruitment Privacy Statement](#). For example, if you are using our product or service primarily for personal, family or household purposes or you have applied for a job at American Express, you would not be covered by this CA Privacy Notice.

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

If this CA Privacy Notice applies to your relationship with us, please see the section below titled “Your CA Privacy Rights” to learn more about the rights you may have under California law.

1. Categories of Personal Information We Collect

Depending on the nature of your relationship with us, we may have collected the following categories of personal information, including sensitive personal information, about you during the preceding 12 months:

- 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 date of birth, 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, including precise geolocation data, if enabled;
- Audio, electronic, or similar information;
- Professional or employment-related information;
- Education information;
- Other personal information, as described to you in the applicable disclosures available through our [Privacy Center](#), or otherwise at the point of collection; and
- Inferences drawn from some of the information identified above, including about your preferences.

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, such as to:
 - o Process your application for a card or other products and services, complete transactions, update you about new features and benefits and manage your accounts;
 - o Recognize you and your device and to better communicate with you; and
 - o 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. For more information on how we use cookies and similar technologies for advertising purposes, please see our [Online Privacy Statement](#);
- Conduct research and analysis to better understand our online visitors, customers and our business, including to:
 - o Request feedback or reviews about our products and services and those of our commercial and business partners; and
 - o Analyze the effectiveness of our advertising and marketing campaigns. For further information on how we use cookies and other technologies for analytics purposes, please see our [Online Privacy Statement](#);
- Manage our business risks, such as fraud and credit and security risks, including to:
 - o Evaluate and process your application for one of our products or services and manage existing products or services you have; and
 - o 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.

We do not collect or process sensitive personal information for the purpose of inferring characteristics about you and therefore do not offer the choice to limit the use or disclosure of sensitive personal information.

3. How We Share Your Personal Information

We do not sell personal information. However, we may share information about your Internet activity and other personal information with third parties to serve “cross-context behavioral advertising,” i.e., advertisements that are targeted to your interests based on inferences made from your browsing activities across other sites. For more information about how you can opt-out of the sharing of your personal information for cross-context behavioral advertising, please see the “How to Exercise Your CA Privacy Rights” section, below. Please note, we do not sell or share the personal information of individuals under the age of 16.

For each of the categories of personal information described above in “Categories of Personal Information We Collect,” please see our [Online Privacy Statement](#) for additional information about the sources of personal information and the categories of third parties with whom we may disclose personal information. We may have disclosed each category of personal information with third parties during the preceding 12 months for the business purposes described above in “Why We Collect Personal Information” and in our [Online Privacy Statement](#).

4. Retention of Personal Information

We keep personal information for only as long as necessary for the business purposes described in the [Online Privacy Statement](#). The criteria that impact retention include the duration of your relationship with us and any requirements to retain your personal information to fulfill our legal and regulatory obligations.

5. Your CA Privacy Rights

As a California resident, you may have certain rights over the personal information we have about you pursuant to the CCPA. As outlined above, these rights do not apply to individuals whose personal information is protected under the Gramm-Leach-Bliley Act, as described in our [U.S. Consumer Privacy Notice](#).

Under the CCPA, you may have the right to request:

- Access to your personal information in a portable format, or other information about our data processing practices;
- Deletion of the personal information we have collected from you;
- Correction of the personal information we have collected about you; and
- Opt-out of the sharing of your personal information with third parties for the purposes of cross-context behavioral advertising.

We will not discriminate against you if you choose to exercise any of these rights, and you have the right to continue to receive similar goods 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.

Our [Online Privacy Statement](#) provides additional information about other choices that may be available to you, including those related to cookies and similar technologies.

6. How to Exercise Your CA Privacy Rights

Right to Opt-Out of Sharing of Personal Information for Cross Context Behavioral Advertising

You can opt-out of having your personal information shared for cross-context behavioral advertising by clicking the “Do Not Sell or Share My Personal Information” link in the footer of the [American Express website](#). We also honor the Global Privacy Control, which is a browser-based opt-out preference signal that communicates your privacy preferences to the websites you visit. More information about the Global Privacy Control may be found [here](#). Note that because the Global Privacy Control is a browser-based mechanism, your opt-out preference will apply only to the browser from which you exercised that choice. However, you may enable the Global Privacy Control on all of your browsers and devices that are currently compatible with this feature.

We do not share personal information from the American Express mobile application for the purpose of cross-context behavioral advertising and, therefore, do not offer the opt-out link within the mobile application.

The Right to Delete, Access, or Correct Personal Information

If you would like to make a request to delete, access, or correct your personal information or have any questions or concerns, please visit our [Privacy Center](#), contact us at 1 (800) 528-4800, 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.

7. More Information

Please visit the American Express [Privacy Center](#) to view the privacy notice associated with your product and/or service, the [U.S. Consumer Privacy Notice](#), our [Online Privacy Statement](#) and learn about our Data Protection and Privacy Principles.

If you are a job applicant or employee, you can find additional information about our privacy practices in our [U.S. Online Recruitment Privacy Statement](#).

To view American Express' disclosure under the CCPA record-keeping requirement, please click [here](#).