

# U.S. Consumer Privacy Notice

Revised Date: January 4th, 2024 | [View or Download the PDF](#)

## What does eBay Commerce Inc. do with your personal information?

### 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:

- Name, Address, and Social Security Number
- 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 eBay Commerce Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does eBay Commerce Inc. share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to connect you with providers of financial products and services, process your transactions, maintain your account(s), respond to court orders and legal investigations, or conduct audits	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We do not share
<b>For affiliates to market to you</b>	No	We do not share
<b>For nonaffiliates to market to you</b>	No	We do not share

<b>Questions?</b>	Call 1-800-456-3229 or go to <a href="https://www.ebayinc.com/company/privacy-center/privacy-contact/">https://www.ebayinc.com/company/privacy-center/privacy-contact/</a>
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Who we are	
<b>Who is providing this notice?</b>	This privacy policy is being provided by eBay Commerce Inc. regarding your use of spendable funds.

What we do	
<b>How does eBay Commerce Inc. protect my personal information?</b>	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.
<b>How does eBay Commerce Inc. collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Sell an item</li> <li>• Request disbursement of funds</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, and other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account unless you tell us otherwise.

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Our affiliates include eBay Inc.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Nonaffiliates with whom we share information may include financial institutions, service providers, and others</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include financial companies and banks</li> </ul>

### Other important information

We may transfer personal information to other countries, for example, for customer service or to process transactions.

- **California and North Dakota:** If your eBay Commerce Inc. account has a California or North Dakota mailing address, we will disclose personal information we collect about you only with your written authorization unless otherwise permitted or required by law.
- **Vermont:** If your eBay Commerce Inc. account has a Vermont registered address, we will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy practices can be obtained by calling 1-800-456-3229 or visiting our [website privacy policy](#).
- **Nevada:** If your eBay Commerce Inc. account has a Nevada mailing address, we are providing this notice pursuant to Nevada law. If you prefer not to receive marketing calls from eBay Commerce Inc., you may be placed on our internal Do Not Call List by calling 1-800-456-3229 or going to <https://www.ebayinc.com/company/privacy-center/privacy-contact/>. For more information, you can contact eBay Commerce Inc. at 2065 Hamilton Ave., San Jose, CA 95125 or you can contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101, telephone number: 1-702-486-3132; email: [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us).