

Apple Card Privacy Policy

Apple Card is issued by Goldman Sachs Bank USA, Salt Lake City Branch ("we," "us," and "our"). This Privacy Policy describes how Goldman Sachs collects and shares your personal information. This Privacy Policy applies only to Apple Card and does not apply to any other product or service that you may obtain from Goldman Sachs Bank USA.

Sharing your information with Apple Inc.

In connection with Apple Card, Goldman Sachs Bank USA shares your personal information with Apple Inc. and its affiliates (collectively, "Apple"), including to market Apple Card. Apple may use this information to maintain and service your account, create and update their records, answer questions about your account, and perform other program functions for Apple Card.

In addition, when you provide your personal information to Goldman Sachs Bank USA to apply for Apple Card, you are also providing that information directly to Apple. You may also choose to share additional information with Apple. [Apple's Privacy Policy](#) describes how Apple may use and share your personal information that you provide to Apple.

FACTS

WHAT DOES GOLDMAN SACHS BANK USA 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 Goldman Sachs Bank USA does.

What?

The types of personal information Goldman Sachs Bank USA collects and shares depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- account transactions and purchase history
- transaction history and payment history

When you are no longer our customer, we continue to share your information as described in this notice.

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 Goldman Sachs Bank USA chooses to share; and whether you can limit this sharing.

Reasons Goldman Sachs Bank USA can share your personal information

For Goldman Sachs Bank USA's everyday business purposes: such as to process your transactions, maintain your account(s), promote the use of your account(s) and its features to you, respond to court orders and legal investigations, or report to credit bureaus

Does Goldman Sachs Bank USA share? Yes

Can you limit this sharing? No

For Goldman Sachs Bank USA's marketing purposes: to offer our other products and services to you

Does Goldman Sachs Bank USA share? No

Can you limit this sharing? We don't share

For joint marketing with other financial companies

Does Goldman Sachs Bank USA share? No

Can you limit this sharing? We don't share

For Goldman Sachs Bank USA's affiliates' everyday business purposes: information about your transactions and experiences

Does Goldman Sachs Bank USA share? Yes

Can you limit this sharing? No

For Goldman Sachs Bank USA's affiliates' everyday business purposes: information about your creditworthiness

Does Goldman Sachs Bank USA share? No

Can you limit this sharing? We don't share

For Goldman Sachs Bank USA's affiliates to market to you

Does Goldman Sachs Bank USA share? No

Can you limit this sharing? We don't share

For nonaffiliates to market to you

Does Goldman Sachs Bank USA share? No

Can you limit this sharing? We don't share

Questions

Call 877-255-5923 or contact us using Messages.

What we do

How does Goldman Sachs Bank USA protect my personal information?

To protect your personal information from unauthorized access and use, Goldman Sachs Bank USA uses security measures that comply with federal law. These measures include technical, physical, and administrative safeguards designed to protect the confidentiality, integrity, and availability of your personal information.

How does Goldman Sachs Bank USA collect my personal information?

Goldman Sachs Bank USA collects your personal information, for example, when you

- open an account or use your credit card
- use your account or provide account information
- give us your contact information

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

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include The Goldman Sachs Group, Inc. and its subsidiaries, including companies with a Goldman Sachs name. We do not share with affiliates for them to market to you.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Nonaffiliates we share with can include Apple Inc., its affiliates, and other companies that provide services in connection with your account. We do not share with non-affiliates for them to market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Goldman Sachs Bank USA doesn't jointly market.