

Samsung Pay U.S. Privacy Notice

We at Samsung Electronics America, Inc., along with our subsidiaries and affiliates (collectively, “Samsung”) respect your concerns about privacy. This Samsung Pay U.S. Privacy Notice describes how we collect, share and use your personal information in connection with the Samsung Pay mobile app. In this U.S. Privacy Notice, we describe the types of personal information we collect, how we may use the information, with whom we may share it and the choices available to you regarding our use of the information. We also describe the steps we take to safeguard the information and tell you how to contact us if you have any questions about our privacy practices.

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Information We Obtain

We may obtain the following information about you:

- Your name (and any prior names) and contact information (such as email address, telephone number, and current and former billing and shipping addresses);
- The name and contact information of individuals to whom you send funds (such as their email and postal addresses and telephone number);
- Payment card information;
- Your banking information (including bank and other account numbers, routing numbers, account balance, statements and activity, transaction details, ATM activity and information associated with bill payment);
- The banking and contact information of any joint account holders;
- Credit report information (including credit score, credit history, any adverse factors and fraud victim statements);
- Samsung Account information (including your Samsung Account profile, ID and Samsung Account settings);
- Device information (such as IP address, MAC address, device model, IMEI number, operating system version, advertising identifiers (including Google Ad ID), device settings (including language and lock settings), device status information (including connections with other

devices), mobile network operator, mobile country code, app usage information and other device identifiers);

- Third-party device, app, service or program identifiers when you choose to connect such devices, apps, services or programs to Samsung Pay (such as merchant loyalty program membership numbers connected to the Samsung Pay Deals or Coupons features);
- Samsung Pay usage data (such as the number of payment cards registered on Samsung Pay, Samsung Pay Deals and Coupons viewed or redeemed, and use of Samsung Rewards);
- Information about transactions completed through Samsung Pay (such as the name and location of the merchant completing the transaction and transaction amount); and
- Location information associated with your device, including (1) the precise geolocation of your device if you consent to the collection of this data and (2) information about nearby Wi-Fi access points and cell towers that may be transmitted to us when you use Samsung Pay.

We may obtain certain information about you from other Samsung products or services with which you have shared your information. For example, if you choose to save your payment card information with Samsung Internet, we may save this information to your Samsung Pay account, to be used in connection with transactions you make.

Additionally, in connection with Samsung Pay, you may choose to use your PIN, fingerprint or iris scan for authentication purposes. This data is stored on your device and Samsung Pay does not collect, capture, purchase, enroll, receive or otherwise obtain your PIN, fingerprint or iris scan.

We also may collect other information about you and your use of Samsung Pay in ways that we describe to you at the time of collection or otherwise with your consent.

Third-Party Web Analytics Services

Through Samsung Pay, we may collect personal information about your online activities on websites and connected devices over time and across third-party websites, devices, apps and other online features and services. We may use third-party analytics services on Samsung Pay. The service providers that administer these analytics services help us to analyze your use of Samsung Pay and improve Samsung Pay. The information we obtain may be disclosed to or collected directly by these providers and other relevant third parties who use the information, for example, to evaluate use of Samsung Pay, help administer Samsung Pay and diagnose technical issues.

Online Tracking and Interest-Based Advertising

Through Samsung Pay, we may collect information about your online activities over time and across Samsung apps, websites and other online services, to provide you with advertising about products and services tailored to your individual interests. Where required by applicable law, we will obtain your consent for the processing of your personal information for direct marketing purposes.

Both the Nearby Deals and Rewards Hunt features may use your geolocation data to send you notices, promotions, marketing information and advertisements relevant to participating nearby stores or businesses. To use these features, you must consent to Samsung Pay's collection of your location data by enabling location detection on your device. You can choose to stop Samsung Pay's collection of your geolocation data or change your notification settings for these features at any time through the Settings menu of your device.

To opt out of receiving interest-based advertising from Samsung Pay, please adjust your Samsung Pay Notification settings. You also may adjust the “Marketing Information” settings in your Samsung Account to opt out of receiving advertising from Samsung.

How We Use the Information We Obtain

We may use the information we obtain to:

- Provide and operate the Samsung Pay service and user experience;
- Identify and authenticate you so that you may use Samsung Pay;
- Provide address auto-fill functionality, where available;
- Provide you with access to financial services companies to open and manage your bank accounts;
- Obtain and provide you with your credit report information;
- Process your transactions (including tokenizing your payment card data when necessary);
- Respond to your requests and inquiries;
- Keep you informed about Samsung Pay and participating third-party features, services, deals, promotions and application updates;
- Manage our Rewards and loyalty programs;
- Communicate with you about, and administer your participation in, special events, sweepstakes, contests, surveys and other programs;
- Improve and customize your experience with Samsung Pay, such as by delivering notifications, communications, content, alerts, offers, promotions, marketing information and advertisements that are tailored to your interests and the manner in which you interact with Samsung Pay and other Samsung or participating third-party products and services;
- Operate, evaluate and improve our business (including developing new products and services, enhancing and improving Samsung Pay, managing our communications, analyzing Samsung Pay and our customer base, conducting market research, aggregating and anonymizing data and performing data analytics, and performing accounting, auditing and other internal functions);
- Protect against, identify and prevent fraud and other criminal activity, claims and other liabilities; and
- Comply with and enforce applicable legal requirements, relevant industry standards and our policies, including this U.S. Privacy Notice, the [Samsung Privacy Policy](#) for the U.S. and the [Samsung Pay Terms and Conditions](#).

Through Samsung Pay, we may collect personal information that you provide through other Samsung devices, apps and online features and services, including your cross-platform and cross-device online activities. We also may obtain information about your interactions with and use of third-party services with which you choose to connect through Samsung Pay. We may combine information we obtain about you for the purposes described above. We also may use the information we obtain about you in other ways for which we provide specific notice at the time of collection or otherwise with your consent.

Information Sharing

We may share certain of your personal information:

- With banks to help you open and manage your accounts and apply for payment cards, link your bank account to external accounts, and for authentication and fraud prevention purposes;

- With our affiliates;
- With our service providers who perform services for us (such as to help operate and improve Samsung Pay, to help us detect fraud and secure our networks, to facilitate customer service and to send you promotional and marketing communications and information). We do not authorize our service providers to use or disclose the information except as necessary to perform services on our behalf or to comply with legal requirements;
- With financial services companies, to facilitate interactions with your bank via Samsung Pay; and
- With trusted business partners, who may use your information to provide you with services you request, make predictions about your interests and may provide you with promotional materials, advertisements and other materials. For example, in connection with our money transfer and prepaid card features, we share your personal information with our banking partners that provide these features.

Samsung Pay, our affiliates, and our third-party service providers also may disclose information about you (1) if we are required to do so by law or legal process (such as a court order or subpoena); (2) in response to requests by government agencies, such as law enforcement authorities; (3) to establish, exercise or defend our legal rights; (4) when we believe disclosure is necessary or appropriate to prevent physical or other harm or financial loss; (5) in connection with an investigation of suspected or actual illegal activity; (6) in the event of a potential or actual sale or transfer of all or a portion of our business or assets (including in the event of a merger, acquisition, joint venture, reorganization, divestiture, dissolution or liquidation); or (7) otherwise with your consent.

Links to Third-Party Websites, Devices, Apps and Features

Samsung Pay may provide the ability to access other websites, devices, apps, features, programs, products and services (e.g., gift cards or third-party merchant loyalty programs), which may operate independently from us and may have their own privacy notices or policies, which we strongly suggest you review. To the extent any linked website, device, app, feature, program, product or service is not owned or controlled by us, we are not responsible for its content, any use of the website, device, app, feature, program, product or service or the privacy practices of the operator of the website, device, app, feature, program, product or service.

Your Choices

We offer you certain choices in connection with the personal information we obtain about you. Please visit your Samsung Pay and Samsung Account settings for choices that may be available to you in connection with Samsung Pay that are related to the collection, use and sharing of certain information and receiving marketing information and communications about products, services and promotions. Please note that if you decline to allow Samsung Pay to collect, store or share certain information, you may not be able to use all of the features available through Samsung Pay.

Notice to California Residents

Subject to certain limits under California law, California residents may ask us to provide them with (1) a list of certain categories of personal information we have disclosed to third parties for their direct marketing purposes during the immediately preceding calendar year, and (2) the identity of those third parties California residents. We comply with this law by giving consumers the ability to opt out of having

certain personal information shared with third parties for their direct marketing purposes. To make this request, California residents may contact us as specified in the [Contact Us](#) section of this U.S. Privacy Notice. We may require additional information to process your request.

How We Protect Personal Information

We maintain administrative, technical and physical safeguards designed to protect personal information we obtain through Samsung Pay against accidental, unlawful or unauthorized destruction, loss, alteration, access, disclosure or use.

Children’s Personal Information

Samsung Pay is designed for a general audience and is not directed to children. Samsung Pay does not knowingly collect or solicit personal information from children under the age of 13. If we learn that we have collected personal information from a child under age 13, we will promptly delete that information. If you believe that a child under age 13 may have provided us with personal information, please contact us as specified in the [Contact Us](#) section of this U.S. Privacy Notice.

Updates To This U.S. Privacy Notice

This U.S. Privacy Notice may be updated periodically and without prior notice to you to reflect changes in our personal information practices with respect to Samsung Pay. We will indicate at the top of the Notice when it was most recently updated.

Contact Us

If you have any questions or concerns about this U.S. Privacy Notice or our privacy practices, please contact:

Privacy Office – North America
Samsung Electronics America
85 Challenger Road
Ridgefield Park, New Jersey 07660
NAPrivacy@sea.samsung.com