**FACTS**

**WHAT DOES SYNCHRONY BANK 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:

- Social Security number and income
- 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 Synchrony Bank chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Synchrony Bank share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes— to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>Yes</td>
<td>No</td>
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<tr>
<td>For our affiliates’ everyday business purposes— information about your transactions and experiences</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes— information about your creditworthiness</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For our affiliates to market to you</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>Yes</td>
<td>Yes*</td>
</tr>
</tbody>
</table>

**To limit our sharing**

- Call 1-877-969-1233—our menu will prompt you through your choice(s)

**Please note:**

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice, or earlier if you consent or for types of information for which you do not have the right to limit our sharing. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?** Call 1-800-542-0800 (Puerto Rico, U.S. Virgin Islands or Guam residents call 1-800-981-8400)
<table>
<thead>
<tr>
<th>What we do</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>How does Synchrony Bank protect my personal information?</strong></td>
<td>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.</td>
</tr>
</tbody>
</table>
| **How does Synchrony Bank collect my personal information?** | We collect your personal information, for example, when you  
- open an account or give us your contact information  
- provide account information or pay your bills  
- use your credit card  
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. See below for more on your rights under state law. |
| **What happens when I limit sharing for an account I hold jointly with someone else?** | Your choices will apply to everyone on your account. |

**Definitions**

| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies.  
- Our affiliates include financial companies, such as Synchrony Financial and its subsidiaries, including Retail Finance Credit Services, LLC and CareCredit LLC. |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
- Nonaffiliates we share with can include the retailer named on your account and direct marketing companies. |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
- Our joint marketing partners include insurance companies. |

**Other important information**

If your account has a California or Vermont billing address, you are automatically treated as if you have chosen to limit our sharing of information with affiliates and nonaffiliates. If your account has a California billing address, we will not share information for joint marketing purposes with other financial companies. If your account no longer has a California or Vermont address, these special rules will stop applying and you will need to notify us if you want to exercise your right to restrict our sharing of information with affiliates or non-affiliates.

*Please keep in mind that we share information about you with JCPenney and its affiliates and licensees (the “jcpenney family”) for use in connection with the JCPenney Credit Card program and as otherwise permitted by law. They may use this information to create and update their records, to provide you with notices of special promotions and other tailored offerings, to answer questions about your account and perform other JCPenney Credit Card program functions or for other purposes permitted by law. If you choose to limit our sharing of information with nonaffiliates, your choice will not prohibit us from sharing your information with the jcpenney family.

The above notice applies only to consumer JCPenney Credit Card accounts with Synchrony Bank and does not apply to any other accounts you have with us. It replaces our previous privacy notice disclosures to you. We can change our privacy policy at any time and will let you know if we do if/as required by applicable law.

For helpful information about identity theft, visit the Federal Trade Commission’s (FTC) consumer website at [https://www.identitytheft.gov/](https://www.identitytheft.gov/).