

BANK OF AMERICA GLOBAL CARD ACCESS WEBSITE AND MOBILE APPLICATION –

UNITED STATES PRIVACY NOTICE

GLOBAL CARD ACCESS PLATFORM

Your privacy is important to us. This U.S. Global Card Access Website and Mobile Application Privacy Notice (“**Notice**” or “**Privacy Notice**”) describes how Bank of America collects, uses and discloses personal information in connection with your use of the Global Card Access website and/or mobile application (“**App**”, collectively, along with the Global Card Access website, the “**Platform**”) while in the United States. **If you Use the Platform outside of the United States, this Notice may not apply to you.** To obtain the relevant privacy notice for your jurisdiction, please see: bofa.com/legalnotices.

“**Bank of America**”, “**Bank**”, “**we**”, “**our**” or “**us**” means Bank of America, N.A.

“**Card Agreement**” means a Card Services Agreement, or Commercial Card agreement, in either case, entered into by Client with the Bank.

“**Client**” means the corporate client that has entered into a Corporate Card Agreement with the Bank.

“**Network**” means, collectively, the Platform, the Services and the Proprietary Materials (as defined in the Terms and Conditions).

“**Personal information**” means any information that identifies, relates to, or could reasonably be linked, directly or indirectly, with a particular individual. It does not include de-identified or aggregate information, or public information lawfully available from governmental records.

“**Service**” means the Bank of America Global Card Access card service offered to Clients.

“**Using**” or “**Use**” means accessing, viewing, obtaining information from, and otherwise using (or attempting to do any of the foregoing) the Network (or any part thereof).

The Platform provides individuals who are authorized by a Client, usually their employer, access to banking services linked to the Client’s Card Account (the “**Services**”). The Platform is not designed to be used in connection with financial products or services that are used primarily for personal, family, or household purposes.

By using the Platform, you agree to the applicable Terms and Conditions.

COLLECTION OF PERSONAL INFORMATION

We obtain personal information about you when you use the Platform, from our Clients when they authorize you to use the Platform in connection with their account, and through the automatic collection of information when you interact with the Platform, including through the use of cookies and other similar tracking technologies (see our [Cookies and Tracking Technologies Guide](#) for details).

We collect the following categories of personal information from you in connection with the Platform:

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- **Contact information**, such as your name;
- **Identifiers and Platform access authorization information** such as your username and password, and passcode and security questions and answers for authentication purposes, and employer identifiers;
- **Information from your devices (e.g., tablet, smartphone, other mobile device)**, such as unique device identifiers (including Internet Protocol (IP) addresses), Platform version, device manufacturer and model, hardware and software attributes, how you use and interact with the Platform, content viewed by you on the Platform, and time of viewing; and
- **Inferences** drawn from your use of the Platform, including patterns of usage-server logs, and similar online tracking mechanisms
 - If enabled through your device, diagnostic information, for example when the Platform stops functioning or operates improperly; and
 - Settings or preference choices you make for the Platform.

USE OF PERSONAL INFORMATION

We may use personal information collected from and about you in connection with the Platform for the following purposes:

- **Delivering products and services** including by verifying your identity when you access the Platform
- **Personalizing your mobile experience** by enhancing the Platform organization and design, tailoring and delivering appropriate content to you, and creating relevant alerts, products or services
- **Detecting and preventing fraud**, identity theft and addressing other risks to you, us, our Clients and other third parties
- **Performing analytics** concerning your use of the Platform and online services, including to improve our products and services.
- **Complying with and enforcing applicable legal requirements**, relevant industry standards, contractual obligations and our policies

We may use the credential that you supply via the Platform to authenticate you to the Network that the Platform makes accessible to you on your device. By authenticating you, and using your settings and preferences, we may be able to tailor and deliver appropriate content to you. The Platform serves as an online portal to other Bank services or content which you are authorized to access or receive, as an authorized representative of a non-consumer professional client.

DISCLOSURE OF PERSONAL INFORMATION

We may disclose personal information collected in connection with the Platform to the following categories of entities:

- **Affiliates and subsidiaries of the Bank** to assist us in providing the Platform or Services, or in operating our business generally;
- **Service providers and vendors** who provide services such as application hosting, data analysis, information technology and related infrastructure provisioning, technical support and related services, customer service, email or text delivery, auditing, marketing or marketing research activities; and

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- **Bank Clients whose Card Account(s) is linked to your Platform account**, such as your employer, and other third parties as directed by that Client (e.g., your employer).

We may also use and disclose the information we collect through the Platform as we believe to be necessary or appropriate:

(a) to comply with applicable law including treaties or agreements with or between foreign or domestic governments (including in relation to tax reporting laws), which may include laws outside the country you are located in, to respond to requests from public and government authorities, which may include authorities outside your country, to cooperate with law enforcement, governmental, regulatory, securities exchange or other similar agencies or authorities including tax authorities to which we or our affiliates are subject or submit, in each case of any country worldwide, or for other legal reasons, who may transfer your personal information to equivalent agencies or authorities in other countries;

(b) to central banks, regulators, trade data repositories, or approved reporting mechanisms which may be outside your country;

(c) to courts, litigation counterparties and others, pursuant to subpoena or other court order or process or otherwise as reasonably necessary, including in the context of litigation, arbitration and similar proceedings to enforce our terms and conditions, and as reasonably necessary to prepare for or conduct any litigation, arbitration and/or similar proceedings; and

(d) to protect our rights, privacy, safety or property, and/or that of our affiliates, you or others.

In addition, we may use, disclose or transfer your personal information collected through the Platform to a third party (i) in the event of any reorganization, merger, sale, joint venture, assignment, transfer or other disposition of all or any portion of our business, assets or stock (including in connection with any bankruptcy or similar proceedings) and/or (ii) to third parties, as requested by clients or their representatives.

Personal information collected under this Notice is not shared with third parties for business purposes independent of delivering a service to us, as described above.

SECURITY

We maintain appropriate technical and organizational measures designed to protect against unauthorized or unlawful processing of personal information and/or against accidental loss, alteration, disclosure or accidental or unlawful destruction or damage to personal information.

MINORS' INFORMATION

We also recognize the importance of protecting privacy where children are involved. The Platform is not directed to individuals under the age of 13, and we request that these individuals do not provide personal information through the Platform. We do not knowingly collect personal information from children under 13.

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CALIFORNIA RESIDENTS

California residents may have additional rights with respect to their personal information, in accordance with California law. Please visit our [California Consumer Privacy Act Notice](#) for more information.

Do Not Track

“Do Not Track” signals are options available on your browser to tell operators of websites that you do not wish to have your online activity tracked over time and across third-party websites or online services. We do not respond to them.

Shine the Light

California's "Shine the Light" law, California Civil Code section 1798.83, requires certain businesses to respond to requests from California residents related to a business's disclosure of personal information to third parties, for the third parties' direct marketing purposes. We do not disclose personal information to third parties for their direct marketing purposes.

INTERNATIONAL DATA PROTECTION

Given the global nature of Bank's Services, we may transfer your individually identifiable information to countries located outside your home jurisdiction. These jurisdictions may not provide an equivalent level of data protection to the laws in your home jurisdiction. With regard to such transfers, we have put in place adequate measures, such as standard contractual clauses adopted by the European Commission to help protect your information.

You may have other privacy rights or be entitled to additional disclosures depending on your country of residence. Please visit this [link](#) to view other disclosures based on your jurisdiction of residence.

OTHER BANK ONLINE INTERFACES

The Bank provides other online interfaces. If you visit or access accounts from one of those sites or mobile apps, please review the online privacy practices of that site or mobile app to understand how your online personal information may be collected, used and shared.

UPDATES TO THIS PRIVACY NOTICE

We may change this Privacy Notice from time to time. The “LAST UPDATED” legend at the top of the Privacy Notice indicates when the Privacy Notice, was last revised. Any changes will become effective as updated on the Platform. Use of the Services through the Platform, following these changes (or your continued provision of personal information to us) signifies acceptance of the revised Privacy Notice.

ACCESSIBILITY

We are committed to ensuring that our communications are accessible to people with disabilities. To make accessibility-related requests or report barriers, please contact us at: 888-449-2273 or CardDigitalServices@bofa.com.

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CONTACTING US

The Bank entity that provides the Services, as per the “Terms and Conditions” as provided in the Platform is the entity responsible for collection, use and disclosure of your personal information under this Privacy Notice.

If you do not know which Bank entity is responsible for those Services or you have any questions about this Privacy Notice, please contact your usual Bank contact.

If you need to get in touch with us about anything concerning the Platform, you can Use the contact option within the Platform. You can also contact us at 888-449-2273 or CardDigitalServices@bofa.com.

To help us to manage your query, please include your full name and the name of the Bank entity you understand is processing your personal information and/or any reference number that was made available by a Bank entity to you.

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