

Bank of America Corporate Card Privacy Notice – United States and Canada

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Introduction

This privacy notice (“**Notice**”) explains how Bank of America, N.A.; Bank of America, N.A., Canada Branch; and the banking and non-banking affiliates, or subsidiaries of Bank of America Corporation (collectively “**Bank of America**”, “**we**”, “**us**”, “**our**”), collect and use (“**process**”) personal information (“**Personal Data**”) in connection with corporate credit card programs and related business-expense payables solutions (the “**Services**”) provided to our corporate and institutional clients (“**Clients**”).

In this Notice, “**you**” or “**your**” refers to a natural person whose Personal Data we process in relation to the Services. You have been designated by our Client as an authorized user of the Services based on your relationship with the Client. For example, you may be an employee whom the Client has authorized to use a corporate credit card to pay for business travel, entertainment, or other work-related expenses on the Client’s behalf.

This Notice should be read in conjunction with other relevant privacy or data protection notices provided by Bank of America to our Clients. California residents covered by the California Consumer Privacy Act may have additional rights. To learn more, California residents can reference the California Consumer Privacy Act notice available at bankofamerica.com/privacy for additional information. For additional information and jurisdictional considerations, please refer to the applicable data protection notices available at [Global Privacy Notices \(bofa.com\)](http://Global Privacy Notices (bofa.com)). Where this Privacy Notice is translated into local language, conflicts between the English version and translated version will be resolved in favor of the English version.

By disclosing your Personal Data to us in relation to our Client’s use the Services, you expressly agree to the data protection practices, uses, disclosures, and processing described in this Notice. You are not required to provide your Personal Data to us, and you may withdraw your consent at any time by contacting the Individual Rights Operations (IRO) team at individualrightsrequests@bofa.com. However, if you choose not to provide your Personal Data, certain features—or all features—of the Services may not be available to you as an authorized user designated by our Client.

Personal Data We Collect

Below is a list of the types of Personal Data we may collect. In the *Processing Activities and Legal Basis* section of this Notice, we outline the categories of our processing activities, their purposes, and the relevant legal bases.

- **Personal contact information:** name, alias, home address, business phone number, home phone number, mobile phone number, personal email address
- **Government issued identifiers and official documents:** including tax identification number
- **Date of birth**
- **Place of birth:** name of city and/or country of birth
- **Gender**
- **Bank account information:** including account name and number
- **Phone authentication information:** mother’s maiden name, employee identifier, verification ID, challenge questions and answers, one-time passcodes

- **Online authentication information:** user ID, password, IP address, device ID, challenge questions and answers, one-time passcodes
- **Online identifier information:** cookies, pixel tags, web beacons, locally stored objects, unique device identifiers (e.g., MAC and IP addresses), smart device information, mobile phone network information
- **Voice information:** recordings of voice during phone calls
- **Transaction information:** corporate card transaction data related to payment for goods and services
- **Attendance information:** confirmation of attendance at in-person or virtual events
- **Disability information:** details necessary to accommodate special needs
- **Miscellaneous information:** Personal Data, as relevant to satisfy ad hoc regulatory, judicial, or law enforcement requests or obligations or as affirmatively provided by you in furtherance of the Services

We may also collect Personal Data online through the use of cookies and other similar tracking technologies. For more information and guidance on managing cookies, please refer to our [Cookie Policy](#).

Sensitive Information

We do not intend to collect sensitive categories of Personal Data—such as information related to racial or ethnic origin, political opinions, religious or other beliefs, health, or genetic characteristics, criminal background or trade union membership—in connection with the Services. Please do not submit sensitive information through the Services or by any other means.

Event management and execution: At the time of registration, participants may tell us about disabilities that may require accommodation, or special needs related to religious beliefs, and/or health characteristics, e.g., dietary requirements. This information will be used only to the extent necessary to facilitate any disability or special accommodations. Similarly, certain registration details may include Special Data (e.g., dietary restrictions may indicate a particular religious belief). Such Special Data will be used only to facilitate event participation.

Collection of Personal Data

We, along with our agents, affiliates, and service providers, may collect Personal Data through various channels, including:

- **Through the Services:** We may collect Personal Data when you access our platforms and use the Services. This includes interactions with our [Global Card Access website](#), mobile applications, and/or use of the corporate card itself.
- **From our Client and its administrator:** We may receive Personal Data from our Client or its designated administrator to facilitate the provision of the Services.
- **From other sources:** We may receive Personal Data from third-party sources, such as authentication services and communications providers.
- Event management and execution: You provide Personal Data through the event registration process.

Processing Activities and Legal Basis

We collect and process Personal Data to provide the Services and/or to comply with our legal obligations. Below is a summary of the processing activities we may undertake, organized by the applicable legal basis. Unless otherwise stated, we collect Personal Data directly from you or from our Client.

- **Regulatory and Compliance Obligations**

We process Personal Data to meet our legal and regulatory responsibilities, including:

- Complying with the rules of relevant card schemes and payment networks
- Adhering to applicable laws and regulations, including legal or regulatory guidance, codes, or opinions
- Fulfilling sanctions procedures and other legal processes, including law enforcement requirements and internal policies based on legal or regulatory guidance
- Meeting non-financial regulatory reporting requirements established by regulators, tax authorities, and government bodies across jurisdictions

- **Contractual Obligations**

We process Personal Data to fulfill our contractual obligations to our Clients, including:

- Providing, administering, and responding to inquiries about the Services
- Facilitating transactions, including card payments to merchants and settlement of outstanding balances
- Supporting business operations such as data analysis, audits, product development, usage trend identification, promotional campaign effectiveness, and service enhancement
- Communicating with you regarding product and service development, changes, or improvements, including event management coordination
- Handling complaints and resolving issues related to the Services

We do **not** use your Personal Data to make decisions based solely on automated processing (including profiling) that produce legal or similarly significant effects on you.

Cookies and Similar Technologies

We may collect personal information through the use of cookies and similar technologies. See our [Cookie Policy](#) for additional details about cookies and tracking technologies including how you can manage cookies.

Disclosure of Personal Data

Personal Data may be disclosed to affiliates, subsidiaries, and third parties in connection with the Services we provide. Subject to any confidentiality restrictions we have expressly agreed to with our Clients and/or with you, such disclosures may include the following categories:

- **Affiliates and subsidiaries of Bank of America Corporation**, to support the provision of Services/fraud prevention/investigation
- **Our Client** (this may include your direct employer, an entity within your employer's corporate group, an account information service provider, or another third party authorized by the Client to receive or access Personal Data held by us), to administer and deliver the Services/fraud prevention/investigation
- **Payment networks and card schemes**, to facilitate transactions, including card payments to merchants and settlement of outstanding balances, and/or fraud prevention/investigation
- **Account management software service providers**, to support administration of the Services, including inquiry resolution, website hosting, data analysis, payment processing, order fulfillment, IT infrastructure, customer service, email delivery, card production, printing, auditing, marketing, event management, and other service-related functions
- **External law firms**, to provide legal support in preparing transactional documents with our Client, supporting the

Services provided to our Client, or defending claims involving you or our Client

- **Regulators and/or Law Enforcement**, to comply with regulatory obligations regarding Personal Data and/or to cooperate with law enforcement investigations
- **Digital tracking providers**, to improve the technical performance, analytics, and design features of our websites and platforms (companies that provide digital tracking services such as cookies, tags, and similar technologies used on our webpages)

Third Party Services

This Notice does not address—and we are not responsible for—the privacy practices or other activities of any third parties, including those operating any websites or services or services that may be linked to our Services or platforms. The inclusion of a link does not imply endorsement of the linked site or service by Bank of America or its affiliates.

Security

We implement reasonable organizational, technical, and administrative measures to protect Personal Data within our organization. However, no data transmission or storage system can be guaranteed to be 100% secure. If you believe your interaction with us is no longer secure, please notify us immediately using the contact details provided in the **Contacting Us** section below.

Choices and Access

Receiving electronic communications from us

If you no longer wish to receive marketing emails from us, you may opt out by following the instructions in the relevant communication.

We will make reasonable efforts to honor your request promptly. Please note, however, that opting out of marketing communications will not affect our ability to send you important administrative, service-related, or transaction-related messages, which you cannot opt out of.

Your rights regarding Personal Data

Subject to applicable law and certain exceptions, you may have the following rights regarding your Personal Data:

- **Right to be informed:** You have the right to be informed of the existence, use, and disclosure of Personal Data we have about you, including the source of the data
- **Right to access:** You may request to access the Personal Data that we hold about you.
- **Right to rectification:** You have the right to challenge the accuracy and completeness of your Personal Data and have it amended as appropriate
- **Right to erasure:** You may request that we delete your Personal Data. In Canada, you have the right to cease disseminating your personal information and de-index any hyperlink attached to your name that provides access to the information if the dissemination contravenes the law or a court order
- **Right to data portability:** You have the right to request that Personal Data collected from you be communicated to you (or to another organization designated by you), in a structured, commonly used technological format
- **Right to object:** You have the right to object to further processing of your Personal Data if it is inconsistent with the original purpose for which it was collected.
- **Right to withdraw:** If our processing is based solely on your consent, you may withdraw that

consent at any time.

- **Rights related to Automated Decision Making:** you have the right to be informed of when your Personal Data is used to make a decision based solely on automated processing of such data and to submit observations related to any decisions made

To exercise any of these rights, please contact us by emailing individualrightsrequests@bofa.com. We will respond to your request consistent with applicable law. For your protection, we may only implement requests with respect to the Personal Data associated with the particular email address that you use to send us your request, and we may need to verify your identity before implementing your request. We will try to comply with your request as soon as reasonably practicable. You may also be able to update certain Personal Data through our [Global Card Access website](#).

Please note that we may need to retain certain Personal Data for recordkeeping, regulatory compliance, or to complete transactions initiated prior to your request. Additionally, residual Personal Data may remain in our systems and records and will not be removed. If you request a deletion of your Personal Data, we may no longer be able to provide the Services to you in your capacity as an authorized user of our Client.

Retention Period

We retain Personal Data for as long as necessary or permitted, based on the purpose(s) for which it was collected. The criteria we use to determine retention periods include:

1. The duration of our relationship with our Client and the provision of Services
2. Legal obligation to which we are subject
3. Whether retention is advisable in light of our legal position (e.g., statutes of limitations, litigation, or regulatory investigations)
4. The nature and sensitivity of the Personal Data involved
5. The jurisdiction(s) involved

Retention periods are determined on a case-by-case basis, depending on how long we need to retain your Personal Data for the relevant purpose. For example:

- We may retain certain Personal Data for the duration of our relationship with our Client and for a period of time thereafter, as required to deliver the Services
- We may preserve Personal Data where necessary to respond to legal claims, regulatory investigations, or valid legal request such as subpoenas, preservation orders, or search warrants
- Information collected via cookies is retained in accordance with our [Cookie Policy](#)
- We retain certain Personal Data to meet legal and regulatory obligations related to anti-money laundering and counter-terrorism financing, in accordance with applicable laws

Once we no longer need to retain your personal data, we will permanently delete or destroy, archive so that it is beyond use, or anonymize the relevant data

No Use of Services by Minors

The Services are not intended for individuals under the age of eighteen (18), and we do not knowingly collect Personal Data from anyone under this age.

Individuals may submit Personal Data about their minor children or legal wards in relation to attendance at or participation in an event. Individual parents or guardians must have the legal authority to disclose such Personal Data to us and make decisions related to processing of such Personal Data in connection with the event. This Personal Data of minors will only be used for event registration and participation purposes.

Jurisdiction and Cross-Border Transfer

Personal Data may be stored and processed in any country where we or our service providers operate, including

the United States. In certain circumstances, courts, law enforcement agencies, regulatory authorities security authorities in those countries may be entitled to access Personal Data.

Where local data protection law requires it, we have put in place adequate measures, such as data transfer agreements. Where permitted by applicable laws, transfers may also be made pursuant to contracts in your interest or at your request.

For more information about cross-border data transfers, please refer to the **Contacting Us** section below.

Recording of Communications

When individuals communicate with us, to the extent permitted or required by applicable law, telephone conversations and electronic communications, including emails, text messages and instant messages, may be recorded and/or monitored for evidentiary, compliance, quality assurance and governance purposes.

Contacting Us

If you have any questions or complaints regarding this Notice, please contact:

Data Protection Officer

Email: dpo@bofa.com

If you wish to exercise your individual rights related to your Personal Data, please contact

Individual Rights Operation Team

Email: individualrightsrequests@bofa.com

To help us to manage your inquiry efficiently, please include:

- Your full name,
- The name of the Bank of America entity that is processing your Personal Data
- Any reference number provided to you

Updates to this Notice

We may update this Notice from time to time, including changes to the list of Bank of America entities. The “**LAST UPDATED**” legend at the top of this Notice indicates when it was most recently revised. Any changes will become effective upon posting the updated Notice. Your continued use of the Services—or continued provision of Personal Data to us—signifies acceptance of the revised Notice.