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Privacy Policy

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Your Privacy Rights

This Privacy Policy describes your privacy rights regarding our collection, use, storage, sharing and protection of your personal information. It applies to the PayPal website and all related sites, applications, services and tools regardless of how you access or use them. More detailed information about our privacy practices, along with our contact information, is available at the [eBay Privacy Center](#).

The PayPal website is a licensee of the TRUSTe Web Privacy Program. If this policy or our customer support team cannot answer your privacy-related questions, please use the [TRUSTe Watchdog Dispute Resolution Process](#).



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Scope and Consent

You accept this Privacy Policy when you sign up for, access, or use our products, services, content, features, technologies or functions offered on our website and all related sites, applications, and services (collectively "PayPal Services"). We may amend this policy at any time by posting a revised version on our website. The revised version will be effective at the time we post it. In addition, if the revised version includes a substantial change, we will provide you with 30 days' prior notice by posting notice of the change on the "Policy Updates" page of our website. After this 30-day notice period, you will be considered as having expressly consented to all amendments to this policy.

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Binding Corporate Rules

In addition to the privacy practices set out in this Privacy Policy, our parent company eBay Inc. has established a set of Corporate Rules (also referred to as Binding Corporate Rules), approved by a number of European Union privacy regulators. These Corporate Rules are a commitment by eBay Inc. to protect your personal information regardless of where the data resides. Depending upon where you live, the Binding Corporate Rules may provide additional privacy rights through your local privacy regulator or government. For more information about our Binding Corporate Rules, including information on how to contact us with any questions, visit our [eBay Privacy Center](#).

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Collection of Personal Information

We collect the following types of personal information in order to provide you with the use of and access to our sites, applications, services and tools, and to help us personalize and improve your experience:

Information we collect automatically: When you visit the PayPal website or use PayPal Services, we collect information sent to us by your computer, mobile phone or other access device. The information sent to us includes but is not limited to the following: data about the pages you access, computer IP address, device ID or unique identifier, device type, geo-location information, computer and connection information, mobile network information, statistics on page views, traffic to and from the sites, referral URL, ad data, and standard web log data and other information. We also collect anonymous information through our use of cookies and web beacons (visit [How we use Cookies and Similar Technologies](#) for more information).

Information you provide to us: We may collect and store any information you enter on the PayPal website or you provide to us in context of using our site, applications, services, or tools.

When you visit the PayPal website or use PayPal Services, we also collect information about your transactions and your activities. In addition, if you open a PayPal account or use PayPal Services, we may collect the following types of information:

Contact information, such as your name, address, phone, email and other similar information.

Financial information, such as the full bank account numbers and/or credit card numbers that you link to your PayPal account or give us when you use PayPal Services.

Detailed personal information such as your date of birth or national ID number.

We may also collect information from or about you in other ways, such as through your contact with our customer support team, your results when you respond to a survey, and your interactions with members of the eBay Inc. corporate family or other companies. Additionally, for quality and training purposes or for its own protection, PayPal may monitor or record its telephone conversations with you or anyone acting on your behalf. By communicating with PayPal, you acknowledge that your communication may be overheard, monitored, or recorded without further notice or warning.

Information from other sources: We may also obtain information about you from third parties such as credit bureaus and identity verification services.

You may choose to provide us with access to certain personal information stored by third parties such as social media sites (e.g., Facebook and Twitter). The information we may receive varies by site and is controlled by that site. By associating an account managed by a third party with your PayPal account and authorizing PayPal to have access to this information, you agree that PayPal may collect, store and use this information

in accordance with this Privacy Policy.

Authentication and Fraud Detection: In order to help protect you from fraud and misuse of your personal information, we may collect information about you and your interactions with our website or PayPal Services. We may also evaluate your computer, mobile phone or other access device to identify any malicious software or activity.

Mobile Privacy: We may offer you the ability to connect with our sites, or use of our applications, services, and tools using a mobile device, either through a mobile application or via a mobile optimized website. The provisions of this Privacy Policy apply to all such mobile access and use of mobile devices. This Privacy Policy will be referenced by all such mobile applications or mobile optimized websites.

When you download or use our Mobile Applications, or access one of our mobile optimized sites, we may receive information about your location and your mobile device, including a unique identifier for your device. We may use this information to provide you with location-based services, such as advertising, search results, and other personalized content. Most mobile devices allow you to control or disable location services in the device's setting's menu. If you have questions about how to disable your device's location services, we recommend you contact your mobile service carrier or the manufacture of your particular device.

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How We Use the Personal Information We Collect

Our primary purpose in collecting personal information is to provide you with a secure, smooth, efficient, and customized experience. We may use your personal information to:

- provide PayPal Services and customer support;
- process transactions and send notices about your transactions;
- resolve disputes, collect fees, and troubleshoot problems;
- prevent potentially prohibited or illegal activities, and enforce our User Agreement;
- customize, measure, and improve PayPal Services and the content, layout, and operation of our websites and applications;
- deliver targeted marketing, service update notices, and promotional offers based on your communication preferences;
- contact you at any telephone number, by placing a voice call or through text (SMS) or email messaging, as authorized by our User Agreement;
- compare information for accuracy and verify it with third parties.

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Marketing

We do not sell or rent your personal information to third parties for their marketing purposes without your explicit consent. We may combine your information with information we collect from other companies and use it to improve and personalize PayPal Services, content, and advertising. If you do not wish to receive marketing communications from us or participate in our ad-customization programs, simply indicate your preference by logging into your account and going to the Notification section under the Settings tab and updating your preferences, or by following the directions that may be provided within the communication or advertisement.

We respect your communication preferences. If you no longer wish to receive notifications via our application, you can adjust your preferences by visiting the settings page of the application.

We may call or send a text message (SMS) to you via the landline or mobile phone number that you have provided to us. You can indicate your contact preferences by logging into your account and adjusting your preferences in your Account Information Settings or by following the directions provided within the communication.

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How We Use Cookies and Similar Technologies

When you access our website or use PayPal Services, we (including companies we work with) may place small data files on your computer or other device. These data files may be cookies, pixel tags, "Flash cookies," or other local storage provided by your browser or associated applications (collectively "Cookies"). We use these technologies to recognize you as a customer; customize PayPal Services, content, and advertising; measure promotional effectiveness; help ensure that your account security is not compromised; mitigate risk and prevent fraud; and to promote trust and safety across our sites and PayPal Services.

You are free to decline our Cookies if your browser or browser add-on permits, unless our Cookies are required to prevent fraud or ensure the security of websites we control. However, declining our Cookies may interfere with your use of our website and PayPal Services.

Do Not Track: Do Not Track (DNT) is an optional browser setting that allows you to express your preferences regarding tracking by advertisers and other third-parties. We do not currently respond to DNT signals. We do, however, provide you notice of the tracking by advertisers and other third parties in our Privacy and Cookies policies.

For more detailed information on our use of these technologies, please see our policy on [Cookies, Web Beacons, and Similar Technologies](#).

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How We Protect and Store Personal Information

Throughout this policy, we use the term "personal information" to describe information that can be associated with a specific person and can be used to identify that person. We do not consider personal information to include information that has been made anonymous so that it does not identify a specific user.

We store and process your personal information on our computers in North America, Asia, Europe and elsewhere in the world where our facilities are located. We protect your information using physical, technical, and administrative security measures to reduce the risks of loss, misuse, unauthorized access, disclosure and alteration. Some of the safeguards we use are firewalls and data encryption, physical access controls to our data centers, and information access authorization controls.

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How We Share Personal Information with Other PayPal Users

To process your payments, we may share some of your personal information with the person or company that you are paying or that is paying you. Your contact information, date of sign-up, the number of payments you have received from verified PayPal users, and whether you have verified control of a bank account are provided to other PayPal users with whom you transact through PayPal. In addition, this and other information may also be shared with third parties when you use these third parties to access PayPal Services. Unless you have agreed to it, these third parties are not allowed to use this information for any purpose other than to enable PayPal Services.

If someone is sending you money and enters your email address, we will provide them your registered name so they can verify they are sending the money to the correct account.

If you are buying goods or services and pay through PayPal, we may also provide the seller with your shipping and billing address to help complete your transaction. The seller is not allowed to use this information to market their services to you unless you have agreed to it. If an attempt to pay your seller fails, or is later invalidated, we may also provide your seller with details of the unsuccessful payment. To facilitate dispute resolution, we may provide a buyer with the seller's address so that goods can be returned to the seller.

We work with third parties, including merchants, to enable them to accept or send payments from or to you using PayPal. In doing so, a third party may share information about you with us, such as your email address or mobile phone number, to inform you that a payment has been sent to you or when you attempt to pay a merchant or third party. We use this information to confirm that you are a PayPal customer and that PayPal as a form of payment can be enabled, or to send you notification of payment status. Also, if you request that we validate your status as a PayPal

customer with a third party, we will do so.

Please note that merchants, sellers, and users you buy from or contract with have their own privacy policies, and although PayPal's user agreement does not allow the other transacting party to use this information for anything other than providing PayPal Services, PayPal is not responsible for their actions, including their information protection practices.

When using the PayPal mobile application, a Quick Response (QR) code or other payment code may be generated and shared with the merchant with whom you are transacting. Regardless, we will not disclose your credit card number or bank account number to anyone you have paid or who has paid you using PayPal, or with the third parties that offer or use PayPal Services, except with your express permission or if we are required to do so to comply with credit card rules, a subpoena, or other legal process.

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How We Share Personal Information with Other Third Parties

We may share your personal information with:

Members of the eBay Inc. corporate family -- like eBay, StubHub or Bill Me Later, Inc.-- to provide joint content, products, and services (like registration, transactions and customer support), to help detect and prevent potentially illegal acts and violations of our policies, and to guide decisions about their products, services, and communications. Members of our corporate family will use this information to send you marketing communications only if you have requested their services.

Service providers under contract who help with our business operations, such as fraud prevention, bill collection, marketing, and technology services. Our contracts dictate that these service providers only use your information in connection with the services they perform for us and not for their own benefit.

Financial institutions that we partner with to jointly create and offer a product (including but not limited to, the PayPal Extras credit card where we share information with GE Capital to determine whether you should receive pre-approved offers for the PayPal Extras credit card). These financial institutions may only use this information to market PayPal-related products, unless you have given consent for other uses.

Credit bureaus and collection agencies to report account information, as permitted by law.

Banking partners as required by credit card association rules for inclusion on their list of terminated merchants (in the event that you meet their criteria which includes having PayPal close your PayPal Account due to your breach of the PayPal User Agreement).

Companies that we plan to merge with or are acquired by. (Should such a combination occur, we will require that the new combined entity follow this Privacy Policy with respect to your personal information. If your personal information could be used contrary to this policy, you will receive prior notice.)

Law enforcement, government officials, or other third parties pursuant to a subpoena, court order, or other legal process or requirement applicable to PayPal or one of its affiliates; when we need to do so to comply with law or credit card rules; or when we believe, in our sole discretion, that the disclosure of personal information is necessary to prevent physical harm or financial loss, to report suspected illegal activity or to investigate violations of our User Agreement.

Other third parties with your consent or direction to do so.

Please note that these third parties may be in other countries where the laws on processing personal information may be less stringent than in your country.

PayPal will not sell or rent any of your personal information to third parties for their marketing purposes and only shares your personal information with third parties as described in this policy.

If you open a PayPal account directly on a third party website or via a third party application, any information that you enter on that website or application (and not directly on a PayPal website) will be shared with the owner of the third party website or application. These sites are governed by their own privacy policies and you are encouraged to review their privacy policies before providing them with personal information. PayPal is not responsible for the content or information practices of such third parties.

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Using Log In with PayPal

Log In with PayPal is a tool we've developed to improve your Internet experience. Log In with PayPal allows you to streamline and simplify the account creation and login process when using third-party websites, and it allows these websites to enhance your experience on their sites.

Instead of creating multiple usernames and passwords for each website you visit, Log In with PayPal allows you to sign in to a participating website using your existing PayPal login information. When you use Log In with PayPal, you agree that PayPal can share the information listed on the Log In with PayPal consent screen or in your Log In with PayPal account settings with the participating website. Information you allow PayPal to share with these third-party websites is subject to each third-party's terms of service and privacy agreement, so you are encouraged to review their policies.

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How You Can Access or Change Your Personal Information

You can review and edit your personal information at any time by logging in to your account and reviewing your account settings and profile. You can also close your account through the PayPal website. If you close your PayPal account, we will mark your account in our database as "Closed," but may retain personal information from your account for a certain period of time to collect any fees owed, resolve disputes, troubleshoot problems, assist with any investigations, prevent fraud, enforce our User Agreement, or take other actions as required or permitted by law.

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How You Can Contact Us about Privacy Questions

If you have questions or concerns regarding this policy, you should contact us by using [this form](#).

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