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Statement on Cookies and Tracking Technologies

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This page is designed to help you learn more about our use of cookie and tracking technologies. This policy applies to any PayPal service that is linked to this Statement or incorporates it by reference. When you visit or interact with our sites, services, applications, tools or messages, we or our authorized service providers and third parties may use cookies, web beacons, and other similar technologies. These technologies allow our sites, services, applications, and tools to store relevant information in your browser or device. Our authorized service providers and third parties may place cookies on your device via our services.

What are cookies, web beacons, and similar technologies?

Cookies – Are small text files (typically made up of letters and numbers) placed in the memory of your browser or device when you visit a website or view a message. Cookies allow a website to recognize a particular device or browser. There are several types of cookies:

- Session cookies expire at the end of your browser session and allow us to link your actions during that browser session. They remain on your device only for the duration of the browser session.
- Persistent cookies are stored on your device in between browser sessions, allowing us to remember your preferences or actions across multiple sites. They remain on your device for a longer period.
- First-party cookies are set by the site you are visiting.
- Third-party cookies are set by third-party sites separate from the site you are visiting.

Web beacons – Small graphic images (also known as "pixel tags" or "clear GIFs") that may be included on our sites, services, applications, messaging, and tools, that typically work in conjunction with cookies to identify our users and user behavior.

Similar technologies – Technologies that store information in your browser or device utilizing local shared objects or local storage and other web application software methods. These technologies can operate across all of your browsers, and in some instances may not be fully managed by your browser and may require management directly through your installed applications or device. We do not use these technologies for storing information to target advertising to you on or off our sites.

We may use the terms "cookies" or "similar technologies" interchangeably in our policies to refer to all technologies that we may use to store data in your browser or device or that collect information or help us identify you in the manner described above.

What information do cookies collect when you access our services?

- Technical Usage Data. Information about response time for web pages, download
 errors and date and time when you access the service, such as your IP address,
 statistics regarding how pages are loaded or viewed, the websites you visited
 before coming to the Sites and other usage and browsing information collected
 through Cookie.
- Information from your device. Information about your language settings, IP address, browser ID, device ID, cookie preferences, time zone, operating system, platform, screen resolution and similar information about your device settings, and data collected from cookies.
- Location Information. Information from IP-based geolocation such as latitude and longitude data, and Global Positioning System (GPS) information when you give us permission through your device settings.

Why we use cookies?

Our uses of cookies fall into the following general categories:

- 1. **Essential**. Some cookies are necessary for the operation of our sites, services, applications, and tools. This includes technologies that allow you access to our sites, services, applications, and tools; that are required to identify irregular site behavior, prevent fraudulent activity and improve security; or that allow you to make use of our functions such as shopping-carts, saved search, or similar functions;
- 2. **Performance**. We may use cookies to assess the performance of our websites, applications, services, and tools, including as part of our analytic practices to help us understand how our visitors use our websites, determine if you have interacted with our messaging, determine whether you have viewed an item or link, or to improve our website content, applications, services, or tools;
- 3. **Functionality**. We may use cookies that allow us to offer you enhanced functionality when accessing or using our sites, services, applications, or tools. This may include identifying you when you sign into our sites or keeping track of

- your specified preferences, interests, or past items viewed so that we may enhance the presentation of content on our sites;
- 4. **Marketing.** We may use first-party or third-party cookies to deliver content, including targeted advertising and remarketing, on our sites or on third party sites. This includes using technologies to understand how you interact with our services, the usefulness to you of the advertisements and content that have been delivered to you, such as whether you have clicked on an advertisement, measuring whether ad clicks resulted in successful outcomes, to help optimize our advertisement strategy to reach similar prospects, or help minimize advertisement that is not relevant to some users.

Depending on where you are located, we may require your consent for personal information that we collect, **store**, and **share** through use of these technologies for categories 2 through 4, obtained through a conspicuous disclosure on our website during your first visit. You can withdraw this consent through your browser settings as explained below.

You may manage your cookie preferences for PayPal.com by visiting our <u>cookies</u> <u>settings</u> page in the Browser you wish to manage your preferences. When resetting your marketing preferences, we recommend you reset your cookies in your browser settings.

Use of these technologies by authorized service providers

We may work with third-party companies, commonly known as service providers, who are authorized to place third-party cookies, web beacons, or similar technologies for storing information on our sites or in our services, applications, and tools. These service providers help us to provide you with a better, faster, and safer experience.

These service providers may use these technologies to help us deliver our own content and advertising, and compile site metrics and analytics. We do not permit any of these service providers to collect any of your personal information on our sites or in our services, applications, or tools for their own purposes. These service providers are subject to confidentiality agreements with us and other legal restrictions on their use or collection of any personal information.

With the exception of the use of such technologies by our service providers or other authorized third parties, we do not permit any third-party content on sites. If you believe a listing or other third-party content might be collecting personal information or using tracking technologies on one of our sites, please report it to spoof@paypal.com.

Ad networks and exchanges operated by authorized third parties for interest-based advertising

We may use third parties, such as advertising networks and exchanges, to allow us to serve you advertisements. These third-party ad networks and exchange providers may use third-party cookies, web beacons, or similar technologies to collect information about your visit to our site and elsewhere on the Internet. They may also collect your device identifier, IP address, or identifier for advertising. The information that these third parties collect may be used to provide you with more relevant advertising on our sites or elsewhere on the web. Third party cookies are covered by the third parties' privacy policies.

For more information on third-party advertising-related cookies, interest-based advertising, and how to opt-out of that practice by companies participating in industry self-regulation, please visit the relevant website below based on your country of origin:

- Your Online Choices
- About Ads
- AboutCookies.org

"Do Not Track"

California law requires us to let you know how we respond to web browser Do Not Track (DNT) signals. Because there currently isn't an industry or legal standard for recognizing or honoring DNT signals, we don't respond to them currently. We await the result of work by the privacy community and industry to determine when such a response is appropriate and what form it should take.