



# Privacy Notice

- **Effective Date: December 17, 2024**

*We've included annotations in these gray boxes as a guide to our notices. Annotations aren't part of the notices and have no legal effect, but they should help you follow the text.*

*If you are a Cash App customer, this privacy notice applies to you. It explains what data we collect about you, what we do with it, when and why we share it with others, how long we keep it, how we secure it, what cookies are and what they (and similar technologies) do, what data is collected about you by third party service providers, and what choices you have to control your data.*

*By using Cash App you consent to these data practices.*

This Privacy Notice describes how Block, Inc. (formerly known as "Square, Inc.") and our affiliates (collectively, "Cash App," "we," and "us") collect, use, disclose, transfer, store, retain or otherwise process your information when you ("you," "your") download Cash App through a relevant app store and sign up for a Cash App account and other services through the app or online at <https://cash.app/> (collectively, "Services").

This Privacy Notice applies to your use of our Services, and covers only information collected in connection with your access to and use of our Services. Please read this Privacy Notice carefully. By continuing to interact with our Services, you are consenting to the practices described in this Privacy Notice.

Our Privacy Notice explains:

- **Information we collect about you**
- **Sources of Information We Collect About You**

- [How we use your information](#)
- [When and with whom we share your information](#)
- [Cookies and Other Similar Automated Technologies](#)
- [Third-Party Analytics Services](#)
- [How Long We Keep Your Information](#)
- [Your Choices](#)
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## INFORMATION WE COLLECT ABOUT YOU

*We use your data to make Cash App's products and services work better for you and for others. This describes what data we get about you (which can vary depending on where you live).*

We need to collect information about you to provide you with the Services or the support you request. Specifically, we collect (and/or have collected during at least the 12-month period preceding the effective date of this Privacy Notice) the categories of personal information described below. Additionally, you can choose to voluntarily provide information to us.

### Information You Provide to Access our Services

*We use data you put into our systems when you use Cash App, like financial information, information that identifies who you are, transaction information, and any other data you give us.*

We collect information you provide when you apply or sign up for a Cash App account, go through our identity or account verification process, authenticate into your account, communicate with us, answer our surveys, participate in contests or promotions offered by us or our partners, or otherwise use our Services.

We collect the following categories of information about you when you use our Services, including:

- **Identification Information**, such as: Your name, email address, zip or postal code, phone number, Cashtag, signature, and authentication credentials (for example, information you use to log in to your Cash account), including Internet Protocol (“IP”) address.
- **Additional Identification Information for Verified Users**, such as: Your full mailing address; date of birth; government-issued identification, including Social Security number, passport, or driver’s license; and photograph, facial scan and biometrics extracted from such image if you choose to share such information in order to send and receive larger payment amounts or purchase Bitcoin.
- **Financial Information**, such as: Bank account and payment card numbers you add to your Cash App account, as well as your Cash Card number if you have one.
- **Contacts Information**. In order to provide you with the Service, we will also need to collect information from you about the intended recipient of the payment you request us to make. We will therefore ask you to provide contact details of your intended recipient. You can do this by manually entering a phone number or email address into the Cash App. You can also choose to let us access your phone contacts information, as described below (under [Information You Provide to Enhance Your Experience](#)).
- **Transaction Information**. When you use our Services to make, accept, or request payments, we collect information such as: when and where the transactions occur, the names of the transacting parties, a description of the transactions, the payment or transfer amounts, and the devices and payment methods used to complete the transactions.

## Information You Provide to Enhance Your Experience

*We also use data you give us to make your experience with Cash App better, like contacts you choose to upload to make it easier for you to exchange money with them.*

You can choose to provide us with additional information to improve your user experience when using our Services:

- **Contacts Information.** You can choose to let us access and upload your phone contacts information to make it easier for you to find the people you want to send money to, to help you invite your friends to Cash App, for account and identity verification and fraud prevention purposes, to reduce the risk you will send payments to the wrong person, or to provide other personalized services. You can update your settings to stop sharing your phone contacts with us at any time, although we will always need a recipient's phone or email address to send money to them as requested by you.
- **Other Information You Provide.** We collect information that you voluntarily provide to us, including your photograph, if you choose to upload a picture to the Services; survey responses; participation in contests, or other prospective marketing forms or devices; suggestions for improvements; referrals; or any other actions you perform on the Services.

## Information We Collect From Your Use of our Services

*We also get data from the devices you use when you interact with our systems, like your location and information about the device you're using. We need this data to do things like help protect your account from hackers, combat fraud, check if payments are being made or received legally and by you, and making our products and services better for you and others.*

We collect information about you and the devices you use to access the Services, such as your computer, mobile phone, or tablet. The information that we collect includes:

- **Geolocation Information.** The location of your device, including your IP address, device language, and location of your network provider. This may include precise geolocation information. For more information and to learn how to disable collection of precise geolocation information from your mobile device, please [see below](#).
- **Device Information.** Information about your device, including your hardware model, operating system and version, device name, unique device identifier, mobile network information, and information about the device's interaction with our Services. If you use an iOS device, we also automatically detect if you have downloaded Chrome, so we can ask you which browser you prefer to use to open links from your Cash App.
- **Internet or other electronic network activity information.** Information about how you use and interact with our Services, including your access time, "log-in" and "log-out" information, browser type and language, country and language setting on your device, IP address, the domain name of your internet service provider, other attributes about your browser, mobile device and operating system, any specific page you visit on our platform, content you view, features you use, the date and time of your use of the Services, your search terms, and the website you visited before you visited or used the Services.
- **Inferences** drawn from any of the information we collect to create a profile about you that may reflect, for example, your preferences, characteristics, and behavior, including for account security purposes or to enhance our Services to you.

## SOURCES OF INFORMATION WE COLLECT ABOUT YOU

*We also need to check that you are using our services legally, that you are eligible for the services you want to use, and we protect your data and our services from fraudsters who may put you and your money at risk. To do this, we may collect data about you from companies that help us verify your identity, do a credit check, prevent fraud or assess risk.*

We collect (and/or have collected during at least the 12-month period preceding the effective date of this Privacy Notice) information about you from the following categories of sources:

- You directly, when you submit information to us or allow us to access information

- Your devices and how you interact with our Services
- Our group companies or affiliates
- Other sources, including:
  - **Identity Verification.** Information from third-party verification services (e.g., identity verification agencies and companies which provide third party analytics (see “Third-Party Analytics” below)), and publicly available sources. In some circumstances, where lawful, this information can include your government-issued identification number.
  - **Credit, Compliance, and Fraud.** Information about you from third parties for any credit investigation, credit eligibility, identity or account verification process, fraud detection process, or collection procedure, or as may otherwise be required by applicable law. This includes, without limitation, the receipt and exchange of account or credit-related information with any credit reporting agency or credit bureau, where lawful, and any person or corporation with whom you have had, currently have, or may have a financial relationship, including without limitation past, present, and future places of employment, financial institutions, and personal reporting agencies.

## HOW WE USE YOUR INFORMATION

*We use your data to do things like make sure the products you are using work, help you log in to your account, verify who you are, secure your data, fight fraud, follow the law, enforce our agreements, figure out what new products we can build, and market and tailor our products to you.*

We may collect, use and share (or have collected, used or shared during at least the 12-month period preceding the effective date of this Privacy Notice), information about you for the following reasons:

### Providing, Improving, and Developing our Services

- Determining whether the Services are available in your country;
- Processing or recording payment transactions or money transfers;
- Providing you with the Cash App product and features you choose to use;
- Displaying your historical transaction information;

- Connecting you with people you already know;
- Providing, maintaining and improving our Services;
- Developing new products and services;
- Delivering the information and support you request through the use of our Services;
- Improving, personalizing and facilitating your use of our Services, content and applications;
- Measuring, tracking and analyzing trends and usage in connection with your use or the performance of our Services, including promotions or discounts offered by us or our partners; and
- Otherwise providing you with the products and features you choose to use.

## Communicating with You About our Services

- Sending you surveys and getting your feedback about our Services; and
- Sending you information we think you may find useful or which you have requested from us about our products and services.

## Protecting our Services and Maintaining a Trusted Environment

- Conducting investigations, complying with and enforcing any applicable laws, regulations, legal requirements, and industry standards, and responding to lawful requests for information from the government or to valid legal process;
- Contacting you to resolve disputes, collect fees and help you with our Services;
- Debugging to identify and fix errors that impair how our Services function;
- Making sure you follow our [Terms of Service](#) or other applicable agreements or policies;
- Investigating, detecting, preventing, recovering from, or reporting fraud, misrepresentations, security breaches or incidents, other potentially prohibited, malicious, or illegal activities, or to otherwise help protect your account, including to dispute chargebacks on your behalf;
- Protecting your, our, or our other customers' rights or property, or the security or integrity of our Services;

- Verifying or maintaining the quality and safety of our Services; and
- Verifying your identity (e.g., through government-issued identification numbers).

## Advertising and Marketing

- Marketing our Services to you; and
- Communicating with you about opportunities, products, services, contests, promotions, discounts, incentives, surveys, and rewards offered by us and select partners.

If we send you marketing emails, each email will have instructions on how you can “opt out” of getting future marketing from us.

## Other Uses

- For any other reason we may tell you about from time to time, with your consent.

## WHEN AND WITH WHOM WE SHARE YOUR INFORMATION

*We share your information with others in the circumstances described in this section. For example, with other people with whom you interact when you use our services; within our family of companies (like Square and Afterpay), who may offer services that we think could be useful to you; with service providers who help us run our services; or if we need to share your information to comply with the law.*

We may share the information described in the “Information We Collect About You” section with the following categories of service providers and third parties:

### With Other Users of our Services

- With other users of our Services. For example, we may share information with the person(s) with whom you transact when you make or accept a payment or money



transfer using our Services. This helps them know they're getting money from you (or that you requested a payment from them). We may also make certain information available to other Cash App customers to help them know they're making a payment to the right person, such as when you joined Cash App and whether you appear in their contacts, and the number of people in their contacts who have also transacted with you. We may also make certain information available to person(s) with whom you choose to communicate using our Services to help them know they are communicating with the right person, such as your name, Cashtag, and prior transaction history with such person. If you choose, we may also allow you to share additional information about you and your use of our Services with other Cash App customers.

## **With our Affiliates and Group Companies**

- With our group companies and corporate affiliates, for the reasons outlined above. For example, we may share your information internally to provide you with enhanced services from Cash App and our other company products you use, to understand how you engage with our company products to help make our Services better for you and for everyone, and to help us build Services tailored to your preferences.

## **With our Service Providers**

- With service providers who help us provide, maintain, and improve our Services (e.g., vendors who help us with fraud prevention, identity verification, and fee collection services), as well as financial institutions, payment networks, payment card associations, credit bureaus, carrying brokers, and other entities in connection with your payment, money transfer process, investing activity, or otherwise to help us provide the Services;

## **With Advertising Partners**

- With advertising partners who help us run our advertising campaigns, analyze our site, run contests, special offers, or other events or activities, and track metrics on our

behalf or in connection with our Services.

## With Merchants

- We share your information with merchants in connection with your payments. For example, when you use Cash App Pay to initiate a purchase with a merchant, we will provide the merchant your information for the merchant to process and fulfill your transaction.
- When you use Cash App Local, we may share your information with Square Sellers, including information related to cash back offers and rewards related to your use of Cash App Local.

## Business Transfers and Corporate Changes

- To a subsequent owner, co-owner, or operator of one or more of the Services; or
- If we do or try to do a corporate merger, consolidation, or restructuring (including during due diligence and negotiation of these); the sale of substantially all of our stock and/or assets; the financing, acquisition, divestiture, or dissolution of all or a portion of our business; or other corporate change.

## Safety and Compliance with Law

- If we believe that disclosure is reasonably necessary (i) to comply with any applicable law, regulation, legal process or governmental request (e.g., from creditors, tax authorities, law enforcement agencies, in response to a garnishment, levy, or lien notice, etc.); (ii) to establish, exercise or defend our legal rights; (iii) to enforce or comply with our **Terms of Service** or other applicable agreements or policies; (iv) to protect our or our customers' rights or property, or the security or integrity of our Services; (v) for an investigation of suspected or actual illegal activity; or (vi) to protect us, users of our Services or the public from harm, fraud, or potentially prohibited or illegal activities.

## With Others with Your Consent

- With your consent. For example:
  - At your direction or as described at the time you agree to share;
  - When you authorize a third party application or website to access your information.

## Aggregated and Anonymized Information

- We also may share (within our group of companies or affiliates, or with service providers or other third parties) aggregated and/or anonymized information that does not specifically identify you or any individual user of our Services.

## COOKIES AND OTHER SIMILAR AUTOMATED TECHNOLOGIES

*Digital cookies and similar technologies help us make our services better to use by doing things like recognizing when you've signed in, analyzing how you use our services so we can make them more useful to you, giving you a more personalized experience, and making our ads to you work better.*

When you interact with our online services, or open emails we send you, we obtain certain information using automated technologies, such as cookies, web server logs, web beacons, and other technologies. A “cookie” is a text file that websites send to a visitor’s computer or other internet-connected device to uniquely identify the visitor’s browser or to store information or settings in the browser. A “web beacon,” also known as an internet tag, pixel tag, or clear GIF, is a tiny graphic image that may be used in our websites or emails.

We use these automated technologies to collect your device information, internet activity information, and inferences as described above. These technologies help us to:

- Remember your information so you do not have to re-enter it;
- Track and understand how you use and interact with our online services and emails;
- Tailor our online services to your preferences;

- Measure how useful and effective our services and communications are to you; and
- Otherwise manage and enhance our products and services.

We set some of these automated technologies ourselves, but others are set by third parties who deliver services on our behalf. For example, we may use other companies' web analytics services (described in the "Third-Party Analytics Services" section), which use automated technologies to help us evaluate how customers use our websites.

Your browser can alert you when cookies are placed on your device, and how you can stop or disable them via your browser settings. Please note, however, that without cookies all of the features of our online services may not work properly. If you use a mobile device, you can manage how your device and browser share certain device data by changing the privacy and security settings on your mobile device. You can learn more about cookies and how to manage your preferences by visiting <http://www.allaboutcookies.org>.

## THIRD-PARTY ANALYTICS SERVICES

*We use other companies as service providers to help us analyze our site, and track metrics. These service providers generally promise us under contract to keep data private.*

We may use third-party analytics service providers to help us with our online services, such as BugSnag. The analytics providers that administer these services use technologies such as cookies, web beacons, and web server logs to help us analyze how you use our online services. We may disclose your site-use information (including IP address) to these analytics providers, and other service providers who use the information to help us figure out how you and others use our online services. To learn more about BugSnag, please visit <https://docs.bugsnag.com/legal/privacy-policy/>.

## HOW LONG WE KEEP YOUR INFORMATION

*We keep your information as long as you keep using our products and services. After that, we keep it for as long as we need it to do things like fight fraud, collect fees you owe,*

*resolve disputes with (or involving) you, follow the law, enforce our agreements and defend our rights in court.*

We keep your information as long as is necessary for the purposes identified in this Privacy Notice, including to provide you the Services, to comply with applicable law and legal obligations, and to defend our legal rights, property and users. Even after you deactivate your account, we can retain copies of information about you and any transactions or Services in which you may have participated for a period of time that is consistent with certain criteria, such as applicable law, applicable statute of limitations, or as we believe is reasonably necessary to comply with applicable laws, regulations, legal processes, or governmental requests, to detect or prevent fraud, to collect fees owed, to resolve disputes, to address problems with our Services, to assist with investigations, to enforce our **Terms of Service** or other applicable agreements or policies, or to take any other actions consistent with applicable law.

## YOUR CHOICES

*You can see, change or fix information you gave us, ask us to deactivate your account, control your location information, or opt out of receiving promotional messages from us.*

*If you live in California, you have additional rights, which we describe below.*

### Personal Information

You can access, change, or correct information that you have provided by logging into your Cash App account at any time or by making a request to us using the **contact details below**. We will need to verify your identity before granting access or otherwise changing or correcting your information.

### Deactivating Your Account

If you wish to deactivate your account, you can do so at any time by logging into your Cash App account and visiting <https://cash.app/support>.

If you would like to have your account closed permanently, please contact us at <https://cash.app/support>.

## Location Information

In order to provide certain Services, we may require access to location information, including precise geolocation information collected from your device. If you do not consent to collection of this information, certain Services will not function properly and you will not be able to use those Services. You can stop our collection of location information at any time by changing the preferences on your mobile device. If you do so, some of our mobile applications will no longer function. You also may stop our collection of location information via mobile application by following the standard uninstall process to remove Cash mobile applications from your device.

## Do Not Track

Certain web browsers allow you to instruct your browser to respond to Do Not Track (“DNT”) signals to website you visit, informing those sites that you do not want your online activities to be tracked. At this time, our websites are not designed to respond to DNT signals or similar mechanisms from browsers.

## Promotional Communications

You can opt out of receiving in-app push notifications containing promotional messages from us by following the instructions on screen or by following the instructions in those messages. If you decide to opt out, we may still send you non-promotional communications in-app, or via email and text, such as transaction receipts and messages about your account, or our processing of your information in accordance with the provision of our Services.

## RIGHTS OF CALIFORNIA RESIDENTS

If you live in California, the following additional rights apply to you.

### Right to Know

You may have the right to request, up to twice in a 12-month period, to see the following information about the personal information we have collected about you:

- The categories and specific pieces of personal information we have collected about you;
- The categories of sources from which we collected the personal information;
- The business or commercial purpose for which we collected the personal information;
- The categories of third parties with whom we shared the personal information; and
- The categories of personal information about you that we disclosed for a business purpose, and the categories of third parties to whom we disclosed that information for a business purpose.

California law also gives you the right to ask if we share your personal information to third parties for their direct marketing purposes (we do not disclose your personal information for unaffiliated third parties' direct marketing purposes).

### Right of Deletion

You have the right to ask us to delete the personal information we have collected from you (subject to exceptions the law provides). Please note that you may no longer be able to use our Services if you delete your personal information.

### Right of Correction

You have the right to correct the personal information we have collected about you (subject to exceptions the law provides).

### Right of Non-Discrimination

You have the right to not be discriminated against if you exercise these privacy rights. We will not discriminate against you, deny, charge different prices for, or provide a different

quality of goods or services if you choose to exercise these rights.

## **Rights to Opt-Out**

You have the right to opt-out of the sharing of your personal information for purposes of certain targeted advertising known as cross-context behavioral advertising. If we share your personal information to third parties for such purposes, we will provide you the right to opt out of such sharing (subject to exceptions the law provides).

Although some of the information we collect and process about you may be considered sensitive personal information, we only process such information for purposes authorized by law, such as to provide services you request from us or to verify your information.

Although we disclose your personal information to third parties as described above, we do not sell your personal information.

## **How to Exercise Your Rights**

You may submit an access, deletion, or correction request by logging into your Cash App account and visiting <https://cash.app/support>. To help protect your privacy and maintain security, we take steps to verify your identity and may require you to be logged in to your Cash App account before granting you access to your personal information or complying with your request. You may also designate an authorized agent to make a request on your behalf as permitted under law, though before we process that request, we will require that you provide the authorized agent written permission to do so and verify your identity directly with us.

To the extent permitted by applicable law, we may charge a reasonable fee to comply with your request.

## **Exceptions to These Rights**

California law provides for certain exceptions to the rights described above. We reserve the right to avail ourselves of these exceptions where applicable.

## **CHILDREN'S PERSONAL INFORMATION**



*If you are a child under 13, please don't use our services. If we collect your data and later learn you are a child under 13, we will delete it.*

Our Services are general audience services not directed at children under the age of 13. We do not knowingly sell or share for cross-context behavioral advertising the personal information of children under the age of 16. If we learn that any information we collect has been provided by a child under the age of 13, we will promptly delete that information.

## HOW WE SECURE INFORMATION

*We do a lot to keep your data safe. While we think we have strong defenses in place, no one can ever guarantee that hackers won't be able to break into our sites or steal your data while it is stored or flowing from you to us or vice versa.*

We take reasonable measures, including administrative, technical, and physical safeguards, to protect your information from loss, theft, and misuse, and unauthorized access, disclosure, alteration, and destruction. Nevertheless, the internet is not a 100% secure environment, and we cannot guarantee absolute security of the transmission or storage of your information. We hold information about you both at our own premises and with the assistance of third-party service providers.

For more information about our security practices, please visit <https://cash.app/security>.

## STORAGE AND PROCESSING

*We operate in many countries, and we (or our service providers) may move your data and process it outside the country where you live.*

We may, and we may use third-party service providers to, process and store your information in the United States, Canada, Japan, the United Kingdom, the European Union, and other countries. Authorized employees, representatives, and agents will have access to your information for the purposes described in this Privacy Notice.

## CHANGES TO THIS PRIVACY NOTICE

*We can change this privacy notice. When the changes impact your rights or how we use your data in important ways, we'll tell you first, which may be through our app, website, or by email.*

We may amend this Privacy Notice from time to time by posting a revised version and updating the “Effective Date” above. The revised version will be effective on the “Effective Date” listed. We will provide you with reasonable prior notice of material changes in how we use your information, which may include notification in Cash App through our app or website, or by email, if you have provided one. If you disagree with these changes, you may cancel your account at any time. If you keep using our Services, you consent to any amendment of this Privacy Notice.

## HOW TO CONTACT US

*You can contact our privacy team with any questions or concerns as described below.*

Please contact our privacy team with any questions or concerns regarding this Privacy Notice at Block, Inc. 1955 Broadway, Suite 600, Oakland CA 94612, U.S.A. or by logging into your Cash App account and visiting <https://cash.app/support>.

If you have any questions or concerns regarding our privacy notice, or if you believe our privacy notice or applicable laws relating to the protection of your personal information have not been respected, you may file a complaint with our privacy team listed above. We will respond to let you know when you can expect a further response. We may request additional details from you regarding your concerns and may need to engage or consult with other parties in order to investigate and address your issue. We may keep records of your request and any resolution. If you remain dissatisfied, you can also make a formal complaint to the applicable privacy regulator in your jurisdiction.

## U.S. CONSUMER PRIVACY NOTICE

This document requires a PDF plugin to view it in browser. Please [view or download the document](#) if it is not displayed above.

## **United States**

[Cash App Terms of Service](#)

[Cash App Terms of Service \(accounts created prior to June 24, 2021\)](#)

[Cash Sutton Bank Terms of Service](#)

[Cash App Savings Terms of Service](#)

[Cash App Investing Disclosure Library](#)

[Privacy Notice](#)

[Cash App E-Sign Consent](#)

[Cash App Copyright and Trademark Policy](#)

[Cash for Business Payment Terms](#)

[Cash App Taxes Terms of Service](#)

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[Bitcoin Disclosures](#)

## **United Kingdom**

[General Terms of Service](#)

[Additional Cash Terms of Service](#)

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## **Ireland**

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