# Privacy Regulation Overview

Summarized by ChatGPT 4o

## California Consumer Privacy Act (CCPA)

**\*\*Notice Requirements:\*\***  
- Notice at Collection: Businesses must inform consumers at or before the point of data collection about the categories of personal information collected and the purposes for which they will be used.

- Privacy Policy: A comprehensive privacy policy detailing consumers' rights under the CCPA and the business's data handling practices must be made available.

**\*\*Consumer Rights:\*\***  
- Right to Know: Consumers can request information about the personal data a business has collected about them and how it's used.  
- Right to Delete: Consumers can request the deletion of their personal information, with certain exceptions.  
- Right to Opt-Out: Consumers have the right to opt out of the sale of their personal information.  
- Right to Non-Discrimination: Consumers are protected from discrimination for exercising their CCPA rights.

**\*\*Opt-Out Provisions:\*\***  
- Do Not Sell My Personal Information: Businesses that sell personal data must provide a clear and conspicuous link on their website titled "Do Not Sell My Personal Information" to facilitate consumer opt-out requests.

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**US Bank has a separate section on it’s website: Exercise your Privacy Choice**

## Virginia Consumer Data Protection Act (VCDPA)

**\*\*Processing Limitations:\*\***- Data Minimization: Businesses must limit the collection of personal data to what is adequate, relevant, and reasonably necessary for the disclosed purposes.

**\*\*Consumer Rights:\*\***  
- Right to Access  
- Right to Correct  
- Right to Delete  
- Right to Data Portability  
- Right to Opt-Out of targeted advertising, the sale of personal data, or profiling.

**\*\*Business Obligations:\*\***  
- Consent for Sensitive Data: Businesses must obtain explicit consent before processing sensitive data such as data revealing racial or ethnic origin, religious beliefs, health diagnoses, sexual orientation, or citizenship status.

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## General Data Protection Regulation (GDPR)

**\*\*Data Subject Rights:\*\***- Right to Access  
- Right to Rectification  
- Right to Erasure (Right to be Forgotten)  
- Right to Restrict Processing  
- Right to Data Portability  
- Right to Object

**\*\*Consent Requirements:\*\***  
- Consent must be freely given, specific, informed, and unambiguous.  
- Individuals must be able to withdraw consent as easily as it was given.

**\*\*Data Transfer Provisions:\*\***  
- Adequacy Decisions: Data can be transferred to countries with adequate data protection laws.  
- Appropriate Safeguards: Use of Standard Contractual Clauses or Binding Corporate Rules when no adequacy decision is present.

**Sandals p. 8 Transfer to Canada, Islands in the Caribbean, Honduras and India.**

**\*\*Processing Limitations:\*\***  
- Lawfulness, Fairness, and Transparency  
- Purpose Limitation  
- Data Minimization

**\*\*Documentation Requirements:\*\***  
- Controllers and processors must maintain records of processing activities including purposes, data categories, and recipient details.