

[Privacy \(/privacy\)](#) / [CCPA Privacy Policy](#)

Privacy

[Approach to Privacy \(/privacy/index\)](#)

[Privacy Policies \(/privacy/prod_serv_policy\)](#)

- › [Ask Experian \(/privacy/ask-experian-privacy-policy\)](#)
 - › [OmniActivation Strategic Services \(/privacy/audience-iq\)](#)
 - › [AutoCheck \(/privacy/auto_check\)](#)
 - › [AutoCount \(/privacy/auto_count\)](#)
 - › [Business Verification by Phone \(/privacy/televerification\)](#)
 - › [CCPA Privacy Policy \(/privacy/ccpa-privacy-policy\)](#)
 - › [Client Registration \(/privacy/client_registration\)](#)
 - › [ConsumerInfo.com, Inc. Policy \(/privacy/consumer-info-policy\)](#)
 - › [CSID Privacy Policy \(/privacy/csid-privacy-policy\)](#)
 - › [Data Select \(/privacy/data_select\)](#)
 - › [Experian EU-U.S. Privacy Shield Privacy Policy \(/privacy/eu-privacy-shield-policy\)](#)
 - › [Experian Connect \(/privacy/experian-connect\)](#)
 - › [Experian's Usage of Marketing Data \(/privacy/marketing-data-practices-and-policies\)](#)
 - › [IDnotify Privacy Policy \(/privacy/idnotify-privacy-policy\)](#)
 - › [Online Business Credit Reports \(/privacy/online-small-business-credit-self-services\)](#)
 - › [Online Credit Reports \(/privacy/online_credit_reports\)](#)
 - › [Permission Email \(/privacy/permission_email\)](#)
 - › [Scorecard \(/privacy/scorecard\)](#)
 - › [Small Business Prospecting Tool \(/privacy/small-business-prospecting-tool\)](#)
-

[Opting Out \(/privacy/opting_out\)](#)

[Request Experian Marketing Data Report \(https://privacy.a.apps.experian.com/ccpa/\)](https://privacy.a.apps.experian.com/ccpa/)

[Recent Updates \(/privacy/recent_updates\)](/privacy/recent_updates)
[California Consumer Privacy Act \(/privacy/california-consumer-privacy-act\)](/privacy/california-consumer-privacy-act)
[Contact Us About Privacy \(/privacy/contact\)](/privacy/contact)

California Privacy Rights Policy

LAST UPDATED: June 29, 2021

This section contains disclosures required by the California Consumer Privacy Act ("CCPA") and applies only to "personal information" that is subject to the CCPA.

Personal Information We Collect, Disclose for a Business Purpose, and Sell. We collect the categories of personal information about California consumers identified in the chart below. As further set forth in the chart below, in the past 12 months, we have disclosed and sold California consumers' personal information to third parties for business or commercial purposes.

Categories of Personal Information	Collected in the last 12 months:	Categories of sources from which information has been collected:	Business or commercial purposes for collection, use, and sharing:	Disclosed for business purposes to the following categories of third parties:	May be sold to the following categories of third parties:
Personal and online identifiers (such as first and last name, email address, or unique online identifiers)	Yes	<ul style="list-style-type: none"> • Lifestyle & Interest Product Companies • Other Product Companies Not Categorized • Parenting Product Companies • Public Records • Publishing Product Companies • Telecommunications Companies 	Commercial Purposes: <ul style="list-style-type: none"> • Marketing • Helping businesses find new customers • Developing insights as to consumer interests and behaviors • Keeping 	<ul style="list-style-type: none"> • Information Security Companies • Quality Control Companies • Customer Service Companies • Auditing Companies 	<ul style="list-style-type: none"> • Automotive Companies • Business Services/Agencies • Consumer Services Companies • Educational Institutions & Companies • Energy and Utilities Companies • Financial Services Companies

<ul style="list-style-type: none"> • Other Authorized Data Compilers • Online & Mobile Websites & Apps 	<p>contact information up to date and relevant</p> <ul style="list-style-type: none"> • Enabling relevant and personalized marketing messages • Location services • Analytics • Decisioning • Fraud and identify theft prevention and protection • Commercial credit reporting • Research and development • Debt recovery <p>Business Purposes:</p> <ul style="list-style-type: none"> • Auditing • Internal research • Quality control • Improving our services • Legal compliance • Advertising and marketing 	<ul style="list-style-type: none"> • Service Providers 	<ul style="list-style-type: none"> • Food & Beverage Companies • Health Product Companies • Insurance Companies • Manufacturing Companies • Marketing and Research Companies • Media and Research Companies • Not for Profit Organizations • Political Organizations • Public Institutions • Regulatory Authorities or Law Enforcement • Retail Comparison • Technology/Consulting Software Companies • Telecommunication Companies • Travel, Leisure Entertainment Companies
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			<p>products</p> <ul style="list-style-type: none"> • Communicate with consumers about our services • To detect and protect against security incidents • Cloud computing and storage • Analytics Providers • Social Publishers 		
Categories of information described in Section 1798.80(e) of the California Civil Code (such as physical characteristics or description, insurance policy number, bank account number, credit card number, debit card number, or any other financial information,	Yes	<ul style="list-style-type: none"> • Other Authorized Data Compilers • Consumer Survey Companies 	<p>Commercial Purposes:</p> <ul style="list-style-type: none"> • Marketing • Helping businesses find new customers • Developing insights as to consumer interests and behaviors • Keeping contact information up to date and relevant • Enabling relevant and personalized 	<ul style="list-style-type: none"> • Information Security Companies • Quality Control Companies • Customer Service Companies • Auditing Companies • Service Providers 	<ul style="list-style-type: none"> • Automotive Companies • Business Services/Agencies • Consumer Services Companies • Educational Institutions & Companies • Energy and Utilities Companies • Financial Services Companies • Food & Beverage Companies • Health Products Companies • Insurance Companies • Manufacturing

medical
information, or
health
insurance
information)

marketing
messages
• Location
services
• Analytics
• Decisioning
• Fraud and
identify theft
prevention
and
protection
• Commercial
credit
reporting
• Research
and
development
• Debt
recovery

Business
Purposes:

• Auditing
• Internal
research
• Quality
control
• Improving
our services
• Legal
compliance
• Advertising
and
marketing
products
•

Communicate
with
consumers
about our
services

Companies
• Marketing and
Research Comp
• Media and Re
Companies
• Not for Profit
Organizations
• Political
Organizations
• Public Institut
• Regulatory
Authorities or L
Enforcement
• Retail Compar
•
Technology/Co
Software Comp
• Telecommuni
Companies
• Travel, Leisure
Entertainment
Companies

			<ul style="list-style-type: none"> • To detect and protect against security incidents • Cloud computing and storage • Analytics Providers • Social Publishers 		
Characteristics of protected classifications under California or federal law (such as race or gender)	Yes	<ul style="list-style-type: none"> • Parenting Product Companies • Consumer Survey Companies • Public Records • Other Companies Not Categorized • Other Authorized Data Compilers 	Commercial Purposes: <ul style="list-style-type: none"> • Marketing • Helping businesses find new customers • Developing insights as to consumer interests and behaviors • Keeping contact information up to date and relevant • Enabling relevant and personalized marketing messages • Location services • Analytics • Decisioning • Fraud and 	<ul style="list-style-type: none"> • Information Security Companies • Quality Control Companies • Customer Service Companies • Auditing Companies • Service Providers 	<ul style="list-style-type: none"> • Automotive Companies • Business Services/Agencies • Consumer Service Companies • Educational Institutions & Companies • Energy and Utility Companies • Financial Services Companies • Food & Beverage Companies • Health Product Companies • Insurance Companies • Manufacturing Companies • Marketing and Research Companies • Media and Research Companies • Not for Profit Organizations

identify theft
prevention
and
protection
• Commercial
credit
reporting
• Research
and
development
• Debt
recovery

Business
Purposes:

- Auditing
- Internal
research
- Quality
control
- Improving
our services
- Legal
compliance
- Advertising
and
marketing
products
-

Communicate
with
consumers
about our
services
• To detect
and protect
against
security
incidents
• Cloud
computing

- Political
Organizations
- Public Institut
- Regulatory
Authorities or L
Enforcement
- Retail Compar
-
- Technology/Co
Software Comp
- Telecommuni
- Companies
- Travel, Leisure
Entertainment
Companies

			and storage • Analytics Providers • Social Publishers		
Commercial or transactions information (such as records of personal property or products or services purchased, obtained or considered)	Yes	<ul style="list-style-type: none"> • Apparel & Accessory Companies • Gift Product Companies • Health Product Companies • Other Product Companies Not Categorized • Parenting Product Companies • Business to Business Companies • Financial Services Companies • Other Authorized Data Compilers • Public Records • Publishing Product Companies 	Commercial Purposes: <ul style="list-style-type: none"> • Marketing • Helping businesses find new customers • Developing insights as to consumer interests and behaviors • Keeping contact information up to date and relevant • Enabling relevant and personalized marketing messages • Location services • Analytics • Decisioning • Fraud and identify theft prevention and protection • Commercial credit reporting 	<ul style="list-style-type: none"> • Information Security Companies • Quality Control Companies • Customer Service Companies • Auditing Companies • Service Providers 	<ul style="list-style-type: none"> • Automotive Companies • Business Services/Agencies • Consumer Services Companies • Educational Institutions & Companies • Energy and Utilities Companies • Financial Services Companies • Food & Beverage Companies • Health Product Companies • Insurance Companies • Manufacturing Companies • Marketing and Research Companies • Media and Research Companies • Not for Profit Organizations • Political Organizations • Public Institutions • Regulatory Authorities or Law Enforcement • Retail Comparison

			<ul style="list-style-type: none">• Research and development• Debt recovery <p>Business Purposes:</p> <ul style="list-style-type: none">• Auditing• Internal research• Quality control• Improving our services• Legal compliance• Advertising and marketing products• Communicate with consumers about our services• To detect and protect against security incidents• Cloud computing and storage• Analytics Providers• Social Publishers	<ul style="list-style-type: none">• Technology/Co Software Comp• Telecommuni Companies• Travel, Leisure Entertainment Companies
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Internet or other electronic network activity information (such as browsing history, search history, interactions with a website, email, application, or advertisement)	Yes	<ul style="list-style-type: none"> • Apparel & Accessory Companies • Automotive Companies • Business to Business Companies • Consumer Packaged Goods Companies • Consumer Survey Companies • Electronics Companies • Financial Services Companies • Food & Beverage Companies • Gift Product Companies • Health Product Companies • Lifestyle & Interest Product Companies • Not for Profit Organizations • Online & Mobile Websites & Apps • Other Authorized Data Compilers • Other Product Companies Not Categorized • Parenting Product Companies • Public Records • Publishing Product Companies • Telecommunications 	Commercial Purposes: <ul style="list-style-type: none"> • Marketing • Helping businesses find new customers • Developing insights as to consumer interests and behaviors • Keeping contact information up to date and relevant • Enabling relevant and personalized marketing messages • Location services • Analytics • Decisioning • Fraud and identify theft prevention and protection • Commercial credit reporting • Research and development • Debt recovery 	<ul style="list-style-type: none"> • Information Security Companies • Quality Control Companies • Customer Service Companies • Auditing Companies • Service Providers 	<ul style="list-style-type: none"> • Automotive Companies • Business Services/Agencies • Consumer Services Companies • Educational Institutions & Companies • Energy and Utilities Companies • Financial Services Companies • Food & Beverage Companies • Health Product Companies • Insurance Companies • Manufacturing Companies • Marketing and Research Companies • Media and Research Companies • Not for Profit Organizations • Political Organizations • Public Institutions • Regulatory Authorities or Law Enforcement • Retail Comparison • Technology/Consulting Software Companies • Telecommunications Companies • Travel, Leisure
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		Companies • Travel, Leisure & Entertainment Companies	Business Purposes: • Auditing • Internal research • Quality control • Improving our services • Legal compliance • Advertising and marketing products • Communicate with consumers about our services • To detect and protect against security incidents • Cloud computing and storage • Analytics Providers • Social Publishers		Entertainment Companies
Biometric information (such as call recordings)	No	N/A	N/A	N/A	N/A
Geolocation	Yes	• Online & Mobile	Commercial	•	• Automotive

information	<p>Websites & Apps</p> <ul style="list-style-type: none"> • Telecommunications Companies 	<p>Purposes:</p> <ul style="list-style-type: none"> • Marketing • Helping businesses find new customers • Developing insights as to consumer interests and behaviors • Keeping contact information up to date and relevant • Enabling relevant and personalized marketing messages • Location services • Analytics • Decisioning • Fraud and identify theft prevention and protection • Commercial credit reporting • Research and development • Debt recovery 	<p>Information Security Companies</p> <ul style="list-style-type: none"> • Quality Control Companies • Customer Service Companies • Auditing Companies • Service Providers 	<p>Companies</p> <ul style="list-style-type: none"> • Business Services/Agencies • Consumer Services Companies • Educational Institutions & Companies • Energy and Utilities Companies • Financial Services Companies • Food & Beverage Companies • Health Products Companies • Insurance Companies • Manufacturing Companies • Marketing and Research Companies • Media and Research Companies • Not for Profit Organizations • Political Organizations • Public Institutions • Regulatory Authorities or Law Enforcement • Retail Comparison • Technology/Software Companies • Telecommunications Companies • Travel, Leisure
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			<div>Business Purposes:<ul style="list-style-type: none">• Auditing• Internal research• Quality control• Improving our services• Legal compliance• Advertising and marketing products• Communicate with consumers about our services• To detect and protect against security incidents• Cloud computing and storage• Analytics Providers• Social Publishers</div>	Entertainment Companies
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Sensory information (such as audio, electronic, visual, thermal, olfactory, or similar information)	No	N/A	N/A	N/A	N/A
Professional or employment-related information	Yes	<ul style="list-style-type: none"> • Consumer Survey Companies • Business to Business Companies 	Commercial Purposes: <ul style="list-style-type: none"> • Marketing • Helping businesses find new customers • Developing insights as to consumer interests and behaviors • Keeping contact information up to date and relevant • Enabling relevant and personalized marketing messages • Location services • Analytics • Decisioning • Fraud and identify theft prevention and protection 	<ul style="list-style-type: none"> • Information Security Companies • Quality Control Companies • Customer Service Companies • Auditing Companies • Service Providers 	<ul style="list-style-type: none"> • Automotive Companies • Business Services/Agencies • Consumer Services Companies • Educational Institutions & Companies • Energy and Utilities Companies • Financial Services Companies • Food & Beverage Companies • Health Products Companies • Insurance Companies • Manufacturing Companies • Marketing and Research Companies • Media and Research Companies • Not for Profit Organizations • Political Organizations • Public Institutions • Regulatory

- Commercial credit reporting
- Research and development
- Debt recovery

Business Purposes:

- Auditing
- Internal research
- Quality control
- Improving our services
- Legal compliance
- Advertising and marketing products

- Communicate with consumers about our services
- To detect and protect against security incidents
- Cloud computing and storage
- Analytics

- Authorities or Law Enforcement
- Retail Comparison
- Technology/Software Companies
- Telecommunication Companies
- Travel, Leisure Entertainment Companies

			Providers • Social Publishers		
Education information	Yes	<ul style="list-style-type: none"> • Public Records • Other Authorized Data Compilers • Consumer Survey Companies 	Commercial Purposes: <ul style="list-style-type: none"> • Marketing • Helping businesses find new customers • Developing insights as to consumer interests and behaviors • Keeping contact information up to date and relevant • Enabling relevant and personalized marketing messages • Location services • Analytics • Decisioning • Fraud and identify theft prevention and protection • Commercial credit reporting • Research and 	<ul style="list-style-type: none"> • Information Security Companies • Quality Control Companies • Customer Service Companies • Auditing Companies • Service Providers 	<ul style="list-style-type: none"> • Automotive Companies • Business Services/Agencies • Consumer Service Companies • Educational Institutions & Companies • Energy and Utilities Companies • Financial Services Companies • Food & Beverage Companies • Health Products Companies • Insurance Companies • Manufacturing Companies • Marketing and Research Companies • Media and Research Companies • Not for Profit Organizations • Political Organizations • Public Institutions • Regulatory Authorities or Law Enforcement • Retail Comparison • Technology/Companies

			development • Debt recovery Business Purposes: • Auditing • Internal research • Quality control • Improving our services • Legal compliance • Advertising and marketing products • Communicate with consumers about our services • To detect and protect against security incidents • Cloud computing and storage • Analytics Providers • Social Publishers		Software Comp • Telecommuni Companies • Travel, Leisure Entertainment Companies
Inferences drawn from	No	N/A	N/A	N/A	• Automotive Companies

9/17/21, 11:29 AM	Privacy Policy at Experian.com	the above information about your predicted characteristics and preferences	<ul style="list-style-type: none">• Business Services/Agencies• Consumer Services Companies• Educational Institutions & Companies• Energy and Utilities Companies• Financial Services Companies• Food & Beverage Companies• Health Products Companies• Insurance Companies• Manufacturing Companies• Marketing and Research Companies• Media and Research Companies• Not for Profit Organizations• Political Organizations• Public Institutions• Regulatory Authorities or Law Enforcement• Retail Comparison• Technology/Software Companies• Telecommunications Companies• Travel, Leisure Entertainment Companies
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Your Rights Regarding Personal Information. California residents have certain rights with respect to the personal information collected by businesses. If you are a California resident, you may exercise the following rights regarding your personal information, subject to certain exceptions and limitations:

- The right to know the categories and specific pieces of personal information we collect, use, disclose, and sell about you, the categories of sources from which we collected your personal information, our purposes for collecting or selling your personal information, the categories of your personal information that we have either sold or disclosed for a business purpose, and the categories of third parties with which we have shared personal information;
- The right to request that we delete the personal information we have collected from you.

We use a two-step process for online requests to delete. You will be asked to clearly submit your request to delete and to separately confirm your choice.

- The right to opt out of our sale(s) of your personal information. Please note that if you opt out of certain types of sales, we will be unable to provide you with the services that rely on such sales.
- The right not to receive discriminatory treatment for the exercise of the privacy rights conferred by the CCPA.

To exercise any of the above rights, please contact us using the following information and submit the required verifying information, as further described below:

- Online at experian.com/ccpa (<https://experian.com/ccpa>)
- By phone at 1-833-210-4615 (tel:1-833-210-4615)
- By mail at PO Box 703, Allen, TX 75013

To the extent that Experian sells or discloses deidentified patient information which is exempt from the CCPA under Section 1798.146(a)(4)(A)(i), it does so pursuant to the deidentification methodology described in Section 164.514(b)(2) of Title 45 of the Code of Federal Regulations, commonly known as the HIPAA safe harbor method.

Verification Process and Required Information. Note that we may need to request additional information from you to verify your identity or understand the scope of your request, although you will not be required to create an account with us to submit a request or have it fulfilled. In order to exercise your rights under the CCPA, we will require you to provide, at a minimum first name, last name, social security number, and address. For requests submitted by mail, you will need to send copies of two forms of identification that include your first name, last name and current address.

Authorized Agent. You may designate an authorized agent to make a CCPA request on your behalf by mailing two forms of identification showing your first name, last name and current address and a signed authorization allowing an agent to request information on your behalf.

Minors' Right to Opt In. We do not sell the personal information of minors under 16 years of age.

Annual User Rights Request Metrics. The CCPA requires certain businesses to compile and disclose metrics on an annual basis regarding their compliance with the CCPA and consumer rights requests. The metrics must be posted by July 1 of each year. Experian has elected to report the required metrics on a calendar year basis for the period of January 1, 2020 through December 31, 2020. During the previous calendar year, Experian facilitated the following requests from California residents who submitted requests via our online portal, by phone or mail:

	Requests to Know	Requests to Delete	Requests to Opt-Out
Total Requests Received	2712	1143	2080
Number of requests complied with in whole	2712	1143	2080
Number of requests complied with in part	0	0	0
Number of requests denied due to inability to verify consumer	0	0	0
Average number of days to substantively respond	10.1	10.32	9.99

Contact for More Information. For questions or concerns about Experian's privacy policy or practices, please contact us by mail at:

Compliance Department
 Experian
 475 Anton Blvd.
 Costa Mesa, CA 92626

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[CA Privacy Policy \(/privacy/ccpa-privacy-policy\)](/privacy/ccpa-privacy-policy)

[Ad Choices \(/privacy/opt-out-targeted-advertising\)](/privacy/opt-out-targeted-advertising)

[Press \(https://www.experianplc.com/media/news\)](https://www.experianplc.com/media/news)

[Careers \(https://www.experian.com/careers/\)](https://www.experian.com/careers/)

[Investor Relations \(http://www.experianplc.com/\)](http://www.experianplc.com/)

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