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CALIFORNIA CONSUMER PRIVACY ACT PRIVACY POLICY

This California Consumer Privacy Act Privacy Policy ("CCPA Privacy Policy") explains how OneMain Holdings, Inc. and its subsidiaries collect, use, and disclose Personal Information about California residents that is subject to the California Consumer Privacy Act ("CCPA"). These subsidiaries include those that use "OneMain" or "Springleaf" in their name, as well as American Health and Life Insurance Company, Triton Insurance Company, and CommoLoCo, Inc.

What is Personal Information?

Under the CCPA, "Personal Information" is information that identifies, relates to, or could reasonably be linked with a particular California resident or household. However, the CCPA generally does not apply to certain information, such as information subject to the Gramm-Leach-Bliley Act.

As a result, this CCPA Privacy Policy does not apply to, for example, information that we collect about California residents who apply for or obtain our financial or insurance products and services for personal, family, or household purposes ("Customers").

For information about how we collect, disclose, and secure information about our Customers, see our Privacy Notices below:

- [Privacy Notice](#) for our lending Customers.
- [Privacy Notice](#) for our insurance Customers.

Our Collection, Use, and Disclosure of Personal Information.

We collect Personal Information about California residents in a variety of contexts. For example, we collect Personal Information about California residents who: apply for employment with us or who are our employees, vendors, contractors, or similar personnel; are beneficiaries, dependents, or emergency contacts of our employees; visit our locations in California; we market to; and contact us through our website. The Personal Information that we collect, use, and disclose about a California resident depends on our relationship or interaction with that person.

We will collect and disclose and in the past 12 months, we have collected and disclosed, for our business purposes the following categories of Personal Information about California residents:

- Identifiers, such as name and Social Security number.
- Personal information, as defined in the California safeguards law, such as contact information and financial information.
- Characteristics of protected classifications under California or federal law, such as age and marital status.
- Commercial information, such as transaction and account information.
- Biometric information, such as fingerprints and voiceprints.
- Internet or network activity information, such as browsing history and interactions with our website.
- Geolocation data, such as device location.
- Audio, electronic, visual, thermal, olfactory, and similar information, such as call and video recordings.
- Professional or employment-related information, such as work history and prior employer.
- Education information, such as school and graduation date.
- Inferences drawn from any of the Personal Information listed above to create a profile about, for example, a person's preferences and characteristics.

In the past 12 months, we collected Personal Information about California residents from the following categories of sources:

- California residents directly.
- Consumer data resellers.
- Service providers.
- Government entities from which public records are obtained.
- Consumer reporting agencies.

In the past 12 months, we disclosed for our business purposes Personal Information about California residents to the following categories of recipients:

- Service providers.
- Government entities.

The purposes for which we use the Personal Information that we collect depend on our relationship or interaction with a specific California resident. We may use Personal Information:

- To operate, manage, and maintain our business.
- To provide our products, services, and website.
- For our employment, employee benefits, and vendor management purposes.
- To accomplish our business purposes and objectives.
- To fulfill or meet the reason you provided the information.
- As described to you when collecting your Personal Information.
- As otherwise set forth in the CCPA.

For example, we use Personal Information to:

- Support, personalize, develop, market, and provide our products, services, and website.
- Process your requests, purchases, transactions, and payments.
- Create, maintain, customize, and secure your account with us.
- Provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- Personalize your website experience.
- Deliver content and product and service offerings relevant to your interests.
- Conduct testing, research, data analysis, and product development, including to develop and improve our products, services, and website.
- Detect and prevent fraud.
- Perform identity verification.
- Maintain the safety, security, and integrity of our products, services, website, databases and other technology assets, and business.
- Maintain our facilities, systems, and infrastructure.
- Conduct risk and security control and monitoring.
- Perform accounting, audit, and other internal functions, such as internal investigations.
- Sponsor and administer employee benefits and benefit programs.
- Contact others in case of an emergency.
- Respond to law enforcement requests.
- Comply with law, regulations, legal process, court orders, and internal policies.
- Maintain business records.
- Exercise and defend legal claims.
- Evaluate or conduct a corporate transaction such as a merger, divestiture, restructuring, reorganization, or other sale or transfer of some or all of our assets or business.

If you are a California resident, you have the right to opt out of the sale of Personal Information about you by businesses that sell Personal Information. We do not offer an opt-out from the sale of Personal Information because we do not "sell" Personal Information about California residents within the meaning of the CCPA. For purposes of this CCPA Privacy Policy, "sell" means the disclosure of Personal Information for monetary or other valuable consideration.

Requests Under the CCPA.

If you are a California resident, you may request that we disclose to you the following for the 12 months before your request:

- The categories of Personal Information that we collected about you and the categories of sources from which we collected such Personal Information.
- The business or commercial purpose for collecting Personal Information about you.
- The categories of Personal Information about you that we disclosed to third parties for a business purpose and the categories of third parties to whom we disclosed such Personal Information (if applicable).
- The specific pieces of Personal Information we collected about you.

If you are a California resident, you may also request that we delete Personal Information that we collected from you.

In some cases, we may not honor your request. For example, we may not honor your request if we cannot verify your identity or confirm that the Personal Information that we maintain relates to you. We may also not honor your request if we cannot verify that you are authorized to make a request on behalf of someone else.

In other cases, we may not honor your request where an exception applies. An exception may apply where the disclosure of Personal Information would adversely affect the rights of another consumer. An exception may also apply where the Personal Information that we maintain about you is not subject to the CCPA, such as:

- Personal Information we collect about Customers as described in "[What is Personal Information?](#)" above.
- Information about our employees and contractors that is used for our employment, employee benefits, and vendor management purposes.
- Information about beneficiaries or dependents of our employees that is used to administer employee benefits.

You have the right to be free from unlawful discrimination for exercising your rights under the CCPA.

How to Make Requests.

If you are a California resident, you may make these requests on our [Online Request Portal](#) (available 24/7). You may also make these requests by calling us at (844) 859-1865 (M-F 5:30 AM - 2:30 PM Pacific, except for holidays).

The right to make these requests does not apply to Personal Information we collect about Customers as described in "[What is Personal Information?](#)" above. That Personal Information is exempt from these requests.

How We Verify Your Identity.

We will try to verify your identity when you make a request. We use a third-party identity verification service to verify your identity.

We will ask you to provide your:

- First name.
- Middle initial.
- Last name.
- Current mailing address.
- Date of birth.
- Social security number or individual taxpayer identification number.

We will also ask questions to verify your identity.

Authorized Agents.

You may make a request on behalf of a California resident if you are authorized. To do that, follow [these instructions](#).

Contact for More Information.

You may call us about this CCPA Privacy Policy or our CCPA practices. Our phone number is (844) 859-1865 (M-F 5:30 AM - 2:30 PM Pacific, except for holidays).

Changes to This CCPA Privacy Policy.

We may change this CCPA Privacy Policy. If we do, we will post the changed CCPA Privacy Policy on this page with a new "Last Updated" date.

CCPA Request Metrics.

Below are the metrics for CCPA requests received by us in the previous calendar year.

Requests to Know	
Received	20
Complied with in whole or in part	20
Denied	0
Requests to Delete	
Received	33
Complied with in whole or in part	0
Denied	33
Requests to Opt-Out*	
Received	0
Complied with in whole or in part	0
Denied	0
Mean Number of Days to Respond	
Requests to Know	9.60 days
Requests to Delete	5.07 days
Requests to Opt-Out	0 days

*We do not offer an opt-out from the sale of Personal Information because we do not "sell" Personal Information about California residents within the meaning of the CCPA.

