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## Introduction

### **This Website Privacy Statement applies to our Websites.**

This Website Privacy Statement ("Privacy Statement") describes how Discover Financial Services (including Discover Bank, Discover Products Inc., Discover Home Loans, Inc. and their **affiliates** ) treats your information on a website with the discover.com domain name ("Website").

This Privacy Statement only describes Website practices. It does not apply to how we generally collect or use other information we collect from or about you as a customer or applicant of a Discover financial service or product. For more information about privacy as it applies to your financial account, please see the **Consumer Privacy Statement** for the Discover product(s) you have. This Website Privacy Statement also doesn't apply to our practices on our mobile applications or to websites optimized for mobile browsers. For information about mobile privacy, please see our **Mobile Privacy Statement**.

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## Information We Collect

### **Our Websites collect information from and about you.**

**Information you submit.** Our Websites may ask you to submit **personal information** like your name, account number and account ID. If you are our customer, when you log in to your Discover account online, we associate subsequent activity on our Website during that **session** to you. Our Websites may also ask for your email address or other contact information. We may collect your zip code to help you find nearby services like ATMs or merchants who accept Discover.

**Financial information.** Our Websites may ask for bank account information for funds transfers to complete a service. We may also ask for images of checks as part of a deposit. How we use financial information is described in our Consumer Privacy Statements.

**Other information.** If you use our Websites, we may collect **non-personal information** about the **browser** , **IP address** or **operating system** you're using. We might look at what site you came from, or what site you visit when you leave Discover.com. When you use our Websites, we may collect your location using IP address, **GPS** , wi-fi networks, browser services, or information you provide.

### **Our Websites collect information in different ways.**

**Information is collected directly from you.** For example, we collect information if you request to receive offers and alerts or when you chat with a customer service agent. We also collect information when you complete an online survey. We will collect information when you click a link. For example, when you click on a link to shop via ShopDiscover, we collect information from that specific click (see "**Information you submit**").

**Information is collected passively.** Our Websites and some emails may use tracking tools like **cookies** , **pixel tags** and **web beacons** . You can learn below about how we **use passive technologies** and your **choices for controlling them**.

**We get information about you from third parties.** For example, our **business partners** and **service providers** may give us information about you. **Social media sites** may also give us information about you.

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## How We Use It

## **We use information from our Websites in many ways.**

**We use information to respond to your requests or questions.** For example, we might use your information to complete a transaction that you requested. We may also use your information to redeem your rewards or send you an alert you signed up for.

**We use information to improve our products and services.** We may use your information to make our Websites better or to customize your experience with us. We may combine information we get from you with information about you we get from third parties. We use technology that allows us to recreate a customer's browser session to resolve customer concerns or improve our Websites.

**We use information for security purposes.** We may use information to protect our company, our customers, and our Websites from fraud, unauthorized transactions, claims and liabilities, and to manage risk.

**We use information for marketing purposes.** For example, we use information we know about you from our Websites to send you information about new products and special offers, or to tell you about new features or updates we think you will like. **Learn how to manage your choices for marketing communications.**

**We use passive technologies for analytical and marketing purposes.** Discover and its service providers gather information about you over time across multiple websites or other platforms. We use passive technologies such as cookies, web beacons, and pixel tags. We use cookies to uniquely identify your computer and the pages you view within our Websites from time to time. This allows us to analyze and improve functionality of our Websites. It also allows us to send your computer targeted messages and offers when you visit our Websites. We or our service providers also use passive technologies like cookies to post advertising content on **third-party websites** . We use web beacons and pixel tags to provide information to us and to third parties about pages you visit after seeing Discover ads or offers. **Learn how you can control cookies and tracking tools.**

**We use information to communicate with you about your account or our relationship.** We may contact you about your account or feedback through a Website. We might also contact you about this Website Privacy Statement or our **Terms of Use**.

**We use information as otherwise permitted by law.** We keep personal information as long as it is necessary or relevant for the practices described in this Website Privacy Statement. We also keep information as otherwise required by law.

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## **What We Share**

**We may share information connected with our Websites with affiliates and third parties.**

**We will share this information within the Discover Financial Services family of companies.** This also includes future Discover subsidiaries or affiliates.

**We will share this information with our service providers.** For example, we share personal information such as your phone number or email address with service providers who send texts or emails on our behalf. We do not authorize these third parties to use or disclose this information except as necessary to perform services for us or to comply with law. We may share non-personal information with companies who perform advertising services on our behalf. We may also share non-personal information with companies that operate or analyze our Websites and **Mobile Services** .

**We will share this information with our business partners.** For example, we may share information with social media sites. We may share information with our business partners to fulfill offers or allow you to use credit card rewards at point of sale. We may share your contact information with affinity or co-brand business partners if you have signed up for an affinity or co-brand account.

**We will share this information if we think we have to in order to comply with the law or to protect ourselves.** For example, we will share information to respond to a court order or subpoena. We may share it if a government agency or investigatory body requests. We might share information when we are investigating potential fraud.

**We may share this information with any successor to all or part of our business.** For example, if part of our business is sold we may give our customer list as part of that transaction.

**We may share this information for other reasons we may describe to you.**

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# Your Choices

## **You have certain choices about our Website sharing and marketing practices.**

**You can control cookies and tracking tools.** Your browser may give you the ability to control cookies. How you do so depends on the type of cookie. Certain browsers can be set to clear past and reject future cookies. If you block cookies on your browser, certain features on our website may not work. Flash cookies cannot be controlled through your browser settings, but you can **control flash settings**.

## **You can opt out of receiving our marketing communications.**

- For existing customers, you have the ability to control your marketing preferences by logging in to your Discover account and updating your profile page.
- To stop receiving our promotional emails or texts, you can follow the instructions in any promotional message you receive from Discover. Even if you opt out of getting marketing messages, we may still send you transactional messages, including responses to your questions or information about your account.
- To opt out of receiving targeted advertisements on third-party sites, click the **AdChoices** opt-out logo in the corner of the advertisement or visit **www.aboutads.info**. This opt-out is browser- and computer-specific. If you delete cookies after you opt out, you will need to opt out again on AdChoices because the opt-out is stored as a cookie. Please note that you may still continue to see our generic advertising even if you opt out of Discover targeted ads.

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# Additional Information

## **These Websites and children.**

Our Websites are meant for adults and are not directed to children. We do not knowingly collect personal information from children under 13 without permission from a parent or guardian. If you are a parent or legal guardian and think your child under 13 has given us information, you can email us at **MKTGPRIVACYDNS@discover.com**. You can also write to us at the address listed at the end of this Privacy Statement. Please mark your inquiries "COPPA Information Request."

## **We use standard security measures on our Websites.**

To protect your personal information from unauthorized access, we use security measures that comply with federal law, including computer safeguards. However, the Internet is not 100% secure. We cannot promise that your use of our Websites will be completely safe. We encourage you to use caution when using the Internet. This includes not sharing your passwords to your online account.

## **We store information in the United States.**

If you live outside of the United States, you understand and agree that we may transfer your information to the United States. Our Websites and associated practices are subject to applicable U.S. laws.

## **Our Websites may link to third party services or apps that we don't control.**

If you click on a link to a third-party site, you will be taken to websites or apps we do not control. This includes social media sites. This Website Privacy Statement does not apply to the privacy practices of these websites. Carefully read the privacy policy of other websites. We are not responsible for these third party practices.

## **We may update this Website Privacy Statement.**

We may change our Website Privacy Statement from time to time. We will notify you of any material changes to our Privacy Statement as required by law. We will also post an updated copy on our Websites. Please check periodically for updates. The Website Privacy Statement was last revised on 11/11/13.

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## Glossary

**AdChoices:** Allows individuals to opt out of browser-enabled interest-based advertising by some or all participating companies, using opt-out cookies to store your preferences in your browser.

**Affiliates:** Companies related by common ownership or control. They can be financial and nonfinancial companies. Discover affiliates include companies with a Discover or DFS name and financial companies such as Diners Club International Ltd., PULSE Network LLC, The Student Loan Corporation, DB Servicing Corporation and GTC Insurance Agency, Inc.

**Browser:** An application used for accessing sites or information on a computer network. Examples include Internet Explorer, Safari, Chrome, and Firefox.

**Business partners:** Companies we partner with to jointly market and/or deliver products and services to you. Business partners include affinity or co-brand business partners. They may not use this information to independently market to you unless you consent. For example, we partner with Amazon to offer customers the option to "Pay with Cashback Bonus" at Amazon.com. We also partner with certain organizations, like university alumni associations, to offer financial products using their organizational logo.

**Cookies:** Cookies are small pieces of text that are placed in your browser by the websites you visit and the advertising companies and content partners for those sites. No personal information is stored in cookies.

**Consumer Privacy Statement:** A Discover product-specific privacy notice, which we provide to customers at account opening and annually thereafter pursuant to federal law. It generally describes our privacy practices and provides you the right to opt out of certain types of information sharing.

**GPS (Global Positioning System):** When activated, this identifies a user's precise location.

**IP address:** A unique "Internet Protocol" number assigned to a device connected to the Internet. Discover treats IP addresses as non-personal information unless otherwise required by law.

**Mobile Services:** The Discover Mobile App and the mobile optimized Website, m.discover.com.

**Personal information:** Information that personally identifies an individual.

**Non-personal information:** Information that does not personally identify an individual. This includes information that has been depersonalized or aggregated.

**Operating system:** Software that controls the operation of a computer and directs the processing of programs, such as Microsoft Windows or Apple Mac OS.

**Pixel tags:** Software code placed on a Website or in an email that transfers information about a user's activity from your computer to a server connected to the Internet.

**Service providers:** Vendors with whom we have a contractual relationship to perform services on our behalf. Vendors may not use personal information for any other purpose other than carrying out the services.

**Session:** The time from when a customer is logged in to Discover.com to when the customer is logged out.

**Social media site:** An online platform that allows users to create a public profile and interact with other users on the website, such as Facebook or LinkedIn.

**Third-party websites:** Sites that are not owned or operated by Discover and are not subject to our Website Privacy Statement.

**Web beacon:** (also known as a pixel or web bug): Enables two websites to share information. It consists of a small piece of software code that incorporates a graphic image on a web page or email. Web beacons can be used for many purposes including site traffic reporting, unique visitor counts, advertising auditing and reporting, and personalization.

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