

FACTS

WHAT DOES JEWEL COMMERCE LLC DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Transaction history and account transactions
- Purchase history and payment history
- Email address

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Jewel Commerce LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Jewel Commerce LLC share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations	YES	NO
For our marketing purposes— to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	WE DON'T SHARE
For our affiliates' everyday business purposes— information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes— information about your creditworthiness	NO	WE DON'T SHARE
For our affiliates to market to you	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

To limit our sharing

Please note:

Since Jewel Commerce LLC does not share personal information with affiliates or nonaffiliates as described above and where allowed or required by law, there is no need to contact us to opt out. However, you can always opt out of email marketing by following the unsubscribe instructions found in email offers.

Questions?

Go to <https://usejewel.com/privacy>

Who we are

Who is providing this notice?	Our affiliates include financial companies with the Capital One, Chevy Chase, Wikibuy, and Greenpoint names, such as Capital One Bank (USA), National Association; and Capital One, National Association.
--------------------------------------	---

What we do

How does Jewel Commerce LLC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Jewel Commerce LLC collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ Provide affiliates account information ▪ Give us your contact information ▪ Use your credit or debit card
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Jewel Commerce LLC does not offer joint accounts.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Our affiliates include financial companies with the Capital One, Chevy Chase, Wikibuy, and Greenpoint names, such as Capital One Bank (USA), National Association; and Capital One, National Association.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include service providers, vendors, consultants, retailers, data processors, and advertisers</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

Telephone Communications: All telephone and email communications with us or our authorized agents may be monitored or recorded.