

Apple Financing Privacy Notice

This Privacy Notice describes how Apple Financing LLC ("we," "us," and "our") collects and shares your personal data. This Privacy Notice applies only to your use of services provided by Apple Financing LLC, and does not apply to any other product or service that you may obtain from Apple Inc. or its affiliates or subsidiaries.

Facts

WHAT DOES APPLE FINANCING 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 Apple Financing LLC does.

What?

The types of personal information Apple Financing LLC collects and shares depends on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Apple Financing LLC chooses to share; and whether you can limit this sharing.

Reasons Apple Financing LLC can share your personal information

For Apple Financing LLC's everyday business purposes: such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus

Does Apple Financing LLC Share?	Yes
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Can you limit this sharing?	No
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For Apple Financing LLC's marketing purposes: to offer our products and services to you

Does Apple Financing LLC share?	Yes
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Can you limit this sharing?	No
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For joint marketing with other financial companies

Does Apple Financing LLC Share?	No
Can you limit this sharing?	We don't share
For Apple Financing LLC's affiliates' everyday business purposes: information about your transactions and experiences	
Does Apple Financing LLC Share?	No
Can you limit this sharing?	We don't share
For Apple Financing LLC's affiliates' everyday business purposes: information about your creditworthiness	
Does Apple Financing LLC Share?	No
Can you limit this sharing?	We don't share
For Apple Financing LLC's affiliates to market to you	
Does Apple Financing LLC Share?	No
Can you limit this sharing?	We don't share
For non affiliates to market to you	
Does Apple Financing LLC Share?	No
Can you limit this sharing?	We don't share
Questions	
Visit www.apple.com/legal/pay-later .	
What we do	
How does Apple Financing LLC protect my personal information?	
To protect your personal information from unauthorized access and use, Apple Financing LLC uses security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. These measures also include technical, physical, and administrative safeguards designed to protect the confidentiality, integrity, and availability of your personal information.	
How does Apple Financing LLC collect my personal information?	
Apple Financing LLC collects your personal information, for example, when you <ul style="list-style-type: none"> open an account or apply for a loan use your credit or debit card or provide account information give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.	

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- 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

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial companies with Apple in their name, such as Apple Payments Inc., and others, including Apple Inc. and its subsidiaries.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Apple Financing LLC does not share with nonaffiliates so they can market to you.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Apple Financing LLC does not jointly market.*

Other important information

If you are a California resident, we will only share your information with nonaffiliates if required to or permitted by California law, including if you provide your consent to the sharing.

If you are a Vermont resident, we will not share information we collect about you with affiliated or nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account, or as authorized by you. We will not share information about your creditworthiness with our affiliates except with your authorization or as required or permitted by law.

Effective Date. Effective August 2023 to present.