

Goldman Sachs Privacy Notice for Apple Partnership Products

This Privacy Notice describes how we collect and share your personal information. This Privacy Notice applies to any product or service that you may obtain from us through our Apple partnership (collectively “partnership products”).

Who we are

Who is providing this notice?

This notice is provided by Goldman Sachs Bank USA, Salt Lake City Branch, and its subsidiaries and affiliates that use the Goldman Sachs name (collectively, “we,” “us,” and “our”).

Sharing your information with Apple Inc.

In connection with partnership products, we share your personal information with Apple Inc. and its affiliates (collectively, “Apple”), including to market partnership products. Apple may use this information to maintain and service your account(s), create and update their records, answer questions about your account(s), perform other program functions for partnership products, and provide you with critical updates about partnership product availability.

In addition, when you provide your personal information to us to apply for partnership products, and when you update your contact information, you are also providing that information and updates directly to Apple. You may also choose to share additional information with Apple.

[Apple’s Privacy Policy](#) describes how Apple may use and share your personal information that you provide to Apple.

FACTS

WHAT DO WE 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:

- Social Security number and employment information
- account transactions and account balances
- 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 we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	
For our 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	
Do we share?	Yes
Can you limit this sharing?	No
For our marketing purposes: to offer partnership products and to promote the use of partnership products and their features to you	
Do we share?	Yes
Can you limit this sharing?	No
For our marketing purposes: to offer other products and services to you	
Do we share?	No
Can you limit this sharing?	We don't share
For joint marketing with other financial companies	
Do we share?	No
Can you limit this sharing?	We don't share
For our affiliates' everyday business purposes: information about your transactions and experiences	
Do we share?	Yes
Can you limit this sharing?	No
For our affiliates' everyday business purposes: information about your creditworthiness	
Do we share?	No
Can you limit this sharing?	We don't share
For our affiliates to market to you	
Do we share?	No
Can you limit this sharing?	We don't share
For nonaffiliates to market to you	
Do we share?	No
Can you limit this sharing?	We don't share
Questions	
Call 877-255-5923 or contact us using Messages	

What we do
<i>How do we protect your personal information?</i>
To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include technical, physical, and administrative safeguards designed to protect the confidentiality, integrity, and availability of your personal information.
<i>How do we collect your personal information?</i>
<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or provide account information • make deposits or withdrawals from your account or use your account • give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<i>Why can't I limit all sharing?</i>
<p>Federal law gives you the right to limit only</p> <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.</p>
Definitions
<i>Affiliates</i>
<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include The Goldman Sachs Group, Inc., and its subsidiaries, including companies with a Goldman Sachs name.
<i>Nonaffiliates</i>
<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Nonaffiliates we share with can include Apple Inc., its affiliates, and other companies that provide services in connection with your application(s) and account(s), including to facilitate our offering partnership products to you. We do not share with non-affiliates for them to market to you.
<i>Joint marketing</i>
<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • We don't jointly market.