

## FACTS

### WHAT DOES CAPITAL ONE SHOPPING 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 and account access tokens
- Retail account credentials or tokens

#### 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 Wikibuy chooses to share; and whether you can limit this sharing.

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

#### To limit our sharing

**Please note:**

Since Wikibuy 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://Wikibuy.com/support>, <https://paribus.co/support/topics>

## Who we are

<b>Who is providing this notice?</b>	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.
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## What we do

<b>How does Wikibuy protect my personal information?</b>	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.
<b>How does Wikibuy collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>● Provide affiliates account information</li> <li>● Give us your contact information</li> <li>● Use your credit or debit card</li> <li>● Give us access to your inbox through account access tokens</li> <li>● Give us access to your retail accounts through your credentials or account access tokens</li> <li>● Give us access and approval to monitor your purchase-related emails &amp; retail accounts</li> </ul>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>● sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>● affiliates from using your information to market to you</li> <li>● sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Wikibuy does not offer joint accounts.

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>● <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></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>● <i>Nonaffiliates we share with can include service providers, vendors, consultants, retailers, data processors, and advertisers</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

## Other important information

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