

AcceptanceNow California Privacy Policy

Last Updated: January 1, 2023

Your privacy is important to us at RAC Acceptance East, LLC. (“**AcceptanceNow**,” “**Company**,” “**we**,” “**us**,” or “**our**”), and we are committed to safeguarding, preserving, and respecting your privacy rights. If you are a California resident, you have certain rights with respect to the collection, use, transfer, and processing of your personal information, as defined by the California Consumer Privacy Act (“CCPA”), Cal. Civ. Code § 1798.100 *et seq.*, as amended by the California Privacy Rights Act (“CRPA”) and implementing regulations.

This California Privacy Policy (“**Policy**”) describes how we collect, use, share, disclose, retain, and secure the personal information we gather about you through our website, <https://www.acceptancenow.com/RAC-Acceptance-Home.html> (the “**Site**”), our online services, and when you interact with us as a customer or otherwise (collectively, the “**Services**”). We reserve the right to limit these rights where permitted under applicable law, including where your identity cannot be reasonably verified or to the extent your rights adversely affect the rights and freedoms of others.

What Information Do We Collect?

The below examples are illustrative examples from the CCPA and do not reflect the specific pieces of information we collect.

In the previous 12 months, we have collected the following categories of personal information:

Category ¹	Examples	Collected	Retention Period
A. Identifiers	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver’s license number, passport number, or other similar identifiers.	Yes	5 years after last activity on customer account
B. Personal Information	A name, signature, Social Security number, address, telephone number, passport number, driver’s license or state identification card number, insurance policy number, education, employment, bank account number, credit card number, debit card number, or any other financial information. Some personal information included in this category may overlap with other categories.	Yes	5 years after last activity on customer account

¹ Categories of personal information are as defined in Cal. Civ. Code. § 1798.140(v) (effective Jan. 1, 2023).

Category ¹	Examples	Collected	Retention Period
C. Protected Classification Characteristics Under California or Federal Law	Age, sex (including gender, gender identity, gender expression), veteran or military status.	Yes	5 years after last activity on customer account
D. Commercial Information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	Yes	5 years after last activity on customer account
E. Biometric Information	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.	No	N/A
F. Internet or Other Similar Network Activity	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	Yes	5 years after last activity on customer account
G. Geolocation Data	Physical location or movements.	Yes	Information is not maintained
H. Sensory Data	Audio, electronic, visual, thermal, olfactory, or similar information.	No	N/A
I. Professional or Employment-Related Information	Current or past job history or performance evaluations.	No	N/A
J. Non-Public Education Information	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.	No	N/A
K. Inferences Drawn of the Consumer	Inferences drawn from Personal Information identified above to create a profile about a consumer reflecting a consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	Yes	5 years after last activity on customer account

Category ¹	Examples	Collected	Retention Period
L. Sensitive Personal Information	<p>Personal information that reveals (a) Social Security, driver's license, state identification card, or passport number; (b) account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credential allowing access to an account; (c) precise geolocation; or (d) the contents of a consumer's mail, email, and text messages unless the business is the intended recipient of the communication.</p> <p>Some Sensitive Personal Information included in this category may overlap with other categories.</p>	Yes	5 years after last activity on customer account

Sources from Which Personal Information Is Collected

We collect your personal information directly from you, from your interaction with the Site, from publicly available sources, and from third parties, which collect the personal information directly from you. We may collect information from—or share information with—our partners such as market research firms and our affiliates, subsidiaries, joint ventures, or other companies under common control. We may combine that information with other information we collect about you. Furthermore, all information gathered about you by the Company may be shared with any of the Company's current or future subsidiaries or affiliates.

Business or Commercial Purposes for Which Personal Information Is Collected

Your personal information is used for the following purposes:

- To present our Services and its contents in a suitable and effective manner for you and your device;
- To contact you to provide you with information or services that you request from us;
- To advertise opportunities, services, or special events that we think may be of interest to you;
- To measure the effectiveness of our marketing campaigns;
- To provide customer support, troubleshoot issues, manage accounts, and respond to requests, questions, or comments;
- To carry out our obligations and enforce our rights arising from any contracts; and
- To notify you about any additions, upgrades, or changes in our services.

Third Parties with Whom Personal Information Is Disclosed, Shared, or Sold

In the preceding 12 months, we have disclosed the following personal information about consumers for business purposes:

- We disclose personal information in categories A (identifiers), B (personal), C (protected class), D (commercial), F (internet), G (geolocation), and K (inferences) with service providers.
- We disclose content posted on our social media platforms (e.g., if a consumer “comments” on a story) with other consumers. Such posts may include personal information in categories A and B, but the content depends on the individual posts.
- We disclose all of our information, including your Personal Information, with our subsidiaries and affiliates in connection with providing the Services to you.

In the preceding 12 months, we have shared for cross-contextual advertising the following the personal information about consumers:

- We have shared personal information in categories A (identifiers), B (personal), D (commercial), F (internet), G (geolocation), and K (inferences) to third parties so that they can market products, information, campaigns, or services to you.

Our use of cookies and other tracking technologies may be considered a sale of personal information under the CCPA. Categories of personal information that we have sold under the CCPA include identifiers (e.g., IP addresses), commercial information (e.g., purchase history), and Internet or other similar network activity. Categories of third parties to whom personal information is sold under the CCPA include data analytics providers and advertising and marketing providers.

You can opt out of our tracking technologies for analytics and advertising service providers by clicking the Do Not Sell My Personal Information link or by broadcasting the GPC signal during your browsing session. Please note that your use of our websites may still be tracked by the Company and its service providers.

In the Preceding twelve (12) months, the Company has used or disclosed Sensitive Personal Information for purposes other than those specified under the CCPA Regulation 7027(m). Specifically, we may sell or otherwise disclose information regarding your transactions with us, including your Social Security number, to financial services partners so that they can determine your eligibility for their products or services, and market such products or services to you.

In the preceding twelve (12) months, the Company has not knowingly collected, sold, or shared personal information of consumers under sixteen (16) years of age.

Individual Rights

- a. Right to Know About Personal Information Collected, Disclosed, Shared, or Sold

You have the right to request that we disclose the personal information we collect, use, and disclose about you to third parties. There are two types of Rights to Know requests that you can make:

1. Right to Know (Abbreviated Request): If you make a Right to Know (Abbreviated Request), you will receive the following information about you:
 - a. Categories of personal information collected, sold, or shared;
 - b. Categories of sources from which personal information is collected;
 - c. Categories of third parties to whom the information is sold, shared or disclosed;
 - d. Business or commercial purpose for collecting, sharing, or selling personal information;
 - e. Categories of personal information disclosed for a business purpose and categories of persons to whom it was disclosed for a business purpose.
2. Right to Know (Specific Pieces of Information Request): If you make a Right to Know (Specific Pieces of Information Request), you will receive the following information about you:
 - a. Specific pieces of personal information collected about you.

This information will be provided to you free of charge, unless we determine that your request is manifestly unfounded or excessive. You may request this information twice in a 12-month period.

There are certain exceptions to a consumer's Right to Know. We will state in our response if an exception applies.

a. Right of Deletion

You have the right to request that we and our service providers delete any personal information about you that we have collected from you upon receipt of a verifiable request. This right is subject to certain exceptions. We will state in our response if an exception applies.

b. Right to Opt-Out of the Sale or Sharing of Personal Information

You have the right to opt-out of the sale or sharing of your personal information by a business subject to certain laws and regulations.

We recognize the Global Privacy Control. Your browser must be able to support the Global Privacy Control for us to recognize your opt-out preference signal.

Please note that opt-out choices may be stored via cookies. If you clear cookies, if your browser blocks cookies, or if you view the page from a different browser or device, your opt-out choice may no longer be logged or recognized.

For more information, please visit our [Do Not Sell or Share My Information page](#).

c. Right to Non-Discrimination

You have the right not to receive discriminatory treatment for exercising the privacy rights conferred by California law. We will not discriminate against you because you exercised any of your privacy rights, including, but not limited to, by: denying goods or services to you; charging different prices or rates for goods or services, including through the use of discounts or other benefits or imposing penalties; providing a different level of quality of goods or services to you; or suggesting that you will receive a different price or rate for goods or services or a different level or quality of goods or services. We will also not retaliate against any employee, applicant for employment, or independent contractor for exercising their rights under the CCPA.

d. Right of Correction

If we maintain inaccurate personal information about you, then you have the right to request that we correct the inaccurate personal information upon receipt of a verifiable request. Taking into account the nature of the personal information and purposes of processing the personal information, you have the right to request that we correct inaccurate personal information about you, if applicable.

e. Right to Limit Use and Disclosure of Sensitive Personal Information

If we collect Sensitive Personal Information (as defined in Cal. Civ. Code § 1798.140(ae) (effective Jan. 1, 2023)) about you with the purpose of inferring characteristics about you, then you have the right to request that we limit the use of such information to the use which is necessary to perform the services we offer or for other permitted purposes under Cal. Civ. Code § 1798.121 (effective Jan. 1, 2023) upon receipt of verifiable request.

f. Submitting Requests

You can submit your request by visiting our Privacy Portal at: <https://racbrandsprivacy.truyo.com/consumer/index> by toll-free phone at 1-800-275-2696.

g. Verifying Requests

To ensure the protection of your personal information, we must verify that the individual submitting a request to know, request to delete, or request to correct is the consumer to whom the request relates prior to processing the request. To verify a California consumer's identity, we may request up to three pieces of personal information about you when you make a request to compare against our records. We may also request that you sign a declaration under the penalty of perjury from the consumer whose personal information is the subject of the request.

Making a verifiable consumer request does not require you to create an account with us.

We will only use personal information provided in your request to verify your identity and will delete any information you provide after processing the request. We reserve the right to take additional steps as necessary to verify the identity of California consumers where we have reason to believe a request is fraudulent.

h. Authorized Agents

You may choose a person or a business registered with the California Secretary of State that you authorize to act on your behalf to submit your requests (“Authorized Agent”). If you choose to use an Authorized Agent, we require that you provide the Authorized Agent with written permission to allow them to submit your request and that you verify your identity directly with us. Failure to do so may result in us denying your request.

Contact Us

If you have any questions about this Privacy Policy, please contact us by email at Privacy Team racbrandsprivact@rentacenter.com,^[OBJ] or at Rent-A-Center, Inc., Attn: Data Privacy Office, 5501 Headquarters Drive, Plano TX 75024, via phone at 1-800-275-2696, or at Rent-A-Center, Inc., Attn: Data Privacy Office, 5501 Headquarters Drive, Plano TX 75024.