

FACTS
WHAT DOES COMENITY 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 income
- Account balances and transaction history
- Credit history and credit scores

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

Reasons we can share your personal information	Does Comenity 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, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

Our menu will prompt you through your choices:

- *Comenity Bank customers:* Call 1-800-220-1181 (TDD/TTY 1-800-695-1788)
- *Comenity Capital Bank customers:* Call 1-877-287-5012 (TDD/TTY 1-888-819-1918)
- *Bread Pay Customers:* Visit your Member Portal under "My Account", email support@breadpayments.com or call 1-844-992-7323

Please note:

If you are a *new* Comenity Bank or Comenity Capital Bank customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 1-866-423-1097

Who we are

Who is providing this notice?	This privacy notice is provided by the Bread Financial Holdings, Inc. family of companies, including Comenity Bank, Comenity Capital Bank, and Lon Operations LLC (dba Bread Financial).
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What we do

How does Comenity 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 Comenity collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or provide account information! • give us your income information • use your credit or show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<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. 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?	Your choices will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with a Bread or Comenity name; financial companies such as Comenity Bank, Comenity Capital Bank, and Lon Operations LLC (dba Bread Financial); and nonfinancial companies such as Bread Financial Holdings, Inc. (formerly "Alliance Data").</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include financial service providers, retailers, direct marketers, publishers, and nonprofit organizations.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners may include lenders and insurance companies.</i>

Other important information

We also will comply with more restrictive state laws to the extent that they apply; for example, Vermont or California.