



BBVA
CCPA Notice at Collection and Privacy Policy

Last updated date: April 13, 2022

Effective Date: January 1, 2020

The following California Consumer Privacy Act (“CCPA”) Notice at Collection and Privacy Policy shall not apply to the collection, processing, sale or disclosure of any information (i) that a consumer provides to us to obtain a financial product or service from us, or (ii) about a consumer resulting from any transaction involving a financial product or service between us and the consumer; or (iii) we otherwise obtain about a consumer in connection with providing a financial product or service to that consumer.

To better understand your rights in respect of any such information excluded from the following CCPA Notice at Collection and Privacy Policy, please instead reference the CIB BBVA Privacy page, which you may visit at the following web link: <https://www.bbvacib.com/personal-data-protection> .

This NOTICE AT COLLECTION AND PRIVACY POLICY FOR CALIFORNIA RESIDENTS supplements the information contained in the Consumer Privacy Disclosure of Banco Bilbao Vizcaya Argentaria, S.A. (“BBVA S.A.”) and each of the following affiliates of BBVA S.A.: Banco Bilbao Vizcaya Argentaria, S.A. New York Branch; BBVA Securities Inc.; and Banco Bilbao Vizcaya Argentaria, S.A. San Francisco Representative Office (collectively, “we,” “us,” “our”, or “BBVA”) and applies solely to residents of the State of California (“consumers” or “you”). We adopt this statement to comply with the California Consumer Privacy Act of 2018 (“CCPA”) and other California privacy laws. Any terms defined in the CCPA have the same meaning when used in this statement. For California residents, the provisions of this Notice at Collection and Privacy Policy prevail over any conflicting provisions of the BBVA Consumer Privacy Disclosure and/or the BBVA Online Privacy Policy.

Information We Collect

We collect information that identifies, relates to, describes, references, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household subject to the CCPA (“Personal Information”). Some examples of Personal Information which BBVA has collected from consumers are listed below; note however, that this may not be an exhaustive list.

Category	Examples
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.
B. Categories of Personal Information listed in the	A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank

California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories.
C. Protected classification characteristics under California or federal law.	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).
D. Commercial information.	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
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.
F. Internet or other similar network activity.	Browsing history, search history, information on a consumer's interaction with an internet website, application, or advertisement.
G. Geolocation data.	Physical location or movements.
H. Sensory data.	Audio, electronic, visual, thermal, olfactory, or similar information.
I. Professional or employment-related information.	Current or past job history or performance evaluations.
J. Inferences drawn from other Personal Information.	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

Personal Information does not include:

- Publicly available information from government records.
- De-identified or aggregate consumer information.
- Other information to the extent excluded from the CCPA's scope, such as:
 - Personal Information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (CalFIPA), and the Driver's Privacy Protection Act of 1994;
 - health or medical information that constitutes clinical trial data or that is otherwise covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA), the Health Information Technology for Economic and Clinical Health Act (HITECH), or the California Confidentiality of Medical Information Act (CMIA);

Sources of Personal Information

With respect to each of the categories of Personal Information listed in the table above, we obtain such Personal Information from a variety of sources, including from:



- our customers and consumers, with respect to both online and offline interactions they may have with us or our service providers, and other entities with whom you transact;
 - **In the event that our customers provide beneficial owners' personal information, it will be the responsibility of that customer to communicate the contents of this notice at collection to them.**
- authorized agents or authorized parties who may deal with us on your behalf or through the provision of services;
- credit bureaus;
- identify verification and fraud prevention service providers;
- marketing and analytics providers;
- public databases;
- social media platforms;
- government entities;
- internet service providers and the devices you use to access our websites, mobile applications, and online services or platforms; and
- data brokers.

Use of Personal Information

With respect to each of the categories of Personal Information listed in the table above, we may use or disclose such Personal Information for any one or more of the following business purposes:

- To provide you with information, products or services that you request from us;
- To provide you with email alerts, event registrations and other statements concerning our products or services;
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collections;
- To detect and protect against security incidents, and malicious, deceptive, fraudulent or illegal activity, and prosecute the same;
- To debug to identify and repair errors in our systems;
- As otherwise necessary or appropriate to protect the rights, property or safety of us, our customers, consumers, or others;
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations;
- For such purposes as may be necessary or appropriate in connection with audits and reporting relating to particular transactions and interactions, including online interactions, you may have with us or others on our behalf;
- To improve our website, applications, and content;
- For testing, research, analysis and product development;
- For short-term, transient use, including but not limited to, contextual customization of advertisements;
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of BBVA 's assets, including, but not limited to, as part of a bankruptcy, liquidation, or similar proceeding, in which Personal Information of consumers held by BBVA among the assets transferred; and/or
- As otherwise described to you when collecting your Personal Information or as otherwise set forth in the CCPA.

Sharing Personal Information

With respect to each of the categories of Personal Information listed immediately below, we may disclose such Personal Information to a third party for a business purpose. When we disclose Personal Information for a business purpose, we enter a contract that describes the purpose and requires the recipient to both keep that personal information confidential and not use it for any purpose except performing the contract.



In the preceding twelve (12) months, we have disclosed the following categories of Personal Information for each of the business purposes identified above:

Category A:	Identifiers
Category B:	California Customer Records Personal Information categories
Category C:	Protected classification characteristics under California or federal law
Category D:	Commercial information
Category E:	Biometric Information
Category F:	Internet or other similar network activity
Category G:	Geolocation Data
Category H:	Sensory Data
Category I:	Professional or employment-related information
Category J:	Inferences drawn from other Personal Information

With respect to each of the categories of Personal Information listed immediately above, we may disclose such Personal Information for a business purpose to the following categories of third parties:

- Our affiliates and subsidiaries
- Service providers
- Federal, state, or regulatory agencies or organizations with oversight over BBVA
- Such third parties as you may authorize us, directly or indirectly, to disclose your personal information

In the preceding twelve (12) months, we have not sold (as that term is defined by the CCPA) any Personal Information that we have collected.

Your Rights and Choices

The CCPA provides consumers (California residents) with specific rights regarding their Personal Information. This section describes your CCPA rights and explains how to exercise those rights.

Access to Specific Information and Data Portability Rights

You have the right to request that we disclose certain information to you about our collection and use of your Personal Information over the past 12 months. Once we receive and confirm your verifiable consumer request, we will disclose to you:

- The categories of Personal Information we have collected about you.
- The categories of sources for the Personal Information we have collected about you.
- Our business or commercial purpose for collecting that Personal Information.
- The categories of third parties with whom we share that Personal Information.
- The specific pieces of Personal Information we collected about you (also called a data portability request).



- If applicable, whether we sold or disclosed your Personal Information for an identified business purpose, along with two separate lists disclosing:
 - the categories of Personal Information about you that we have sold within the meaning of the CCPA and the categories of third parties to whom the Personal Information was sold; and
 - the categories of Personal Information about you that we disclosed for a business purpose.

Deletion Request Rights

You have the right to request that we delete any of your Personal Information that we have collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request, we will delete (and direct our service providers to delete) your Personal Information from our records, unless an exception applies, first due to regulatory or operational requirements (e.g., in accordance with the provision of services to you).

Rights to Opt Out of the Sale of Personal Information

You have the right to request that we do not sell any of your Personal Information. As noted above, we do not sell Personal Information of California residents.

Exercising Access, Data Portability, and Deletion Rights

To exercise the access, data portability, and deletion rights described above, please submit a request to us by either:

- Sending an email to privacy.us@bbva.com
- Visiting <https://www.bbvacib.com/personal-data-protection>

Only you or a person who you authorize to act on your behalf may make a verifiable consumer request related to your Personal Information. Under California law, you may designate an authorized agent to make a request on your behalf. Your agent may be subject to the same verification procedures that we use to verify consumers who do not currently have a relationship with us. Additionally, we may require you to verify your own identity in response to a request, even if you have chosen to use an agent, and ask that you directly confirm to us that you have provided the authorized agent permission to make a request on your behalf. You may also make a verifiable consumer request on behalf of a minor child for whom you are an authorized parent or guardian; however, note that in connection with your assertion of such rights on behalf of a minor child, we may require that you submit a signed declaration under penalty of perjury confirming that you are an authorized parent or guardian of such minor child.

The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected Personal Information or an authorized representative.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

Verifying Your Request

We cannot respond to your request or provide you with Personal Information if we cannot verify your identity or authority to make the request and confirm the Personal Information relates to you. Making a verifiable consumer request does not



require you to create an account with us. We will only use Personal Information provided in a verifiable consumer request to verify your identity or authority to make the request. We may otherwise limit our response to your request as permitted under applicable law.

Whenever feasible, we will match the identifying information provided by you to the Personal Information we maintain, or use a third-party identity verification service that complies with the CCPA. However, if we cannot verify your identity from the Personal Information that we maintain, we may request additional information from you, including, inter alia, that you submit a signed declaration under penalty of perjury that you are the consumer whose personal information is the subject of your request. Any additional information so submitted shall only be used for the purposes of verifying your identity.

If we have a reasonable belief that a consumer request made by you or on your behalf by an agent is fraudulent, we may deny the request. In such an event, we will inform you of the denial and provide an explanation.

Response Timing and Format

We endeavor to respond to a verifiable consumer request within 45 days of its receipt. If we require more time (up to 90 days), we will inform you of the reason and extension period in writing. We will deliver our written response by mail or electronically, at your option. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your Personal Information that is readily usable and should allow you to transmit the information from one entity to another entity without hindrance.

We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. As such, if we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

Non-Discrimination

We will not discriminate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, we will not:

- Deny you access to products or services.
- Charge you different prices or rates for products or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you with a different level or quality of products or services.,

Changes to Our Notice at Collection and Privacy Policy

We reserve the right to amend this privacy statement at our discretion and at any time. When we make changes to this privacy statement, we will notify you through a statement on our website homepage.

Accessibility Statement

If you use assistive technology and the format of this privacy statement interferes with your ability to access information, please contact us at privacy.us@bbva.com. To enable us to respond in a manner most helpful to you, please indicate the preferred format in which to receive the material and your contact information.



Contact Information

If you have any questions or comments about this statement, the ways in which we collect and use your Personal Information, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

Website: <https://www.bbvacib.com/personal-data-protection>

Email: privacy.us@bbva.com