

# Wells Fargo California Consumer Privacy Act Notice at Collection

**(Last updated: October 16, 2020)**

This California Consumer Privacy Act Notice at Collection (“Notice”) is provided by the Wells Fargo companies described below. These companies are referred to in this Notice as “we” or “us.”

Under the California Consumer Privacy Act (“CCPA”), “personal information” is information that identifies, relates to, or could reasonably be linked with a particular California resident or household. This information is referred to in this Notice as “Personal Data.”

This Notice explains:

1. Categories of Personal Data that we collect about residents of California; and
2. The business or commercial purposes for which we use that Personal Data.

## Categories of Personal Data that We Collect

We collect Personal Data in a variety of contexts. For example, we collect Personal Data to provide individual and commercial financial products and services, and for our employment and human resource purposes.

The Personal Data that we collect about a specific California resident will depend on, for example, our relationship or interaction with that individual.

We collect the following categories of Personal Data.

1. Personal Identifiers — Personal unique identifiers, such as full name and federal or state issued identification numbers including Social Security number, driver’s license number, and passport number
2. Personal Information — Personal information, including contact details such as telephone number and address, financial information such as account number and balance, payment card details including credit and debit card numbers, as well as medical and health insurance information

3. Characteristics of Protected Classes — Characteristics of protected classes or groups under state or federal law, such as sex or marital status
4. Purchase Information — Purchase information, such as products and services obtained and transaction histories
5. Biometric Information — Biometric information, such as fingerprints and voiceprints
6. Internet or Online Information — Internet or online information such as browsing history, and information regarding interaction with our websites, applications, or advertisements
7. Geolocation Data — Geolocation data, such as device location
8. Audio and Visual Information — Audio, electronic, visual, thermal, olfactory, or similar information, such as call and video recordings
9. Employment Information — Professional or employment-related information, such as work history and prior employer
10. Education Information — Education information, such as school and related information; and
11. Inferences — Inferences based on information about an individual to create a summary about, for example, an individual’s preferences and characteristics

## Why We Collect Personal Data and How We Use It

The business and commercial purposes for which we collect and use Personal Data depend on, among other things, our relationship or interaction with a specific California resident. The table below lists the purposes for which we collect and use Personal Data in different contexts.

Purposes for Collection and Use	Examples
Provide and manage products and services	<ul style="list-style-type: none"> <li>• Establish and process transactions for our products and services including checking accounts, credit cards, loans, investment accounts, as well as additional products for businesses such as commercial financing and payment services</li> <li>• Support the ongoing management and maintenance of our products and services including to provide account statements, online banking access, customer service, payments and collections, and account notifications</li> </ul>
Support our everyday operations, including to meet risk, legal, and compliance requirements	<ul style="list-style-type: none"> <li>• Perform accounting, monitoring, and reporting</li> <li>• Enable information security and anti-fraud operations, as well as credit, underwriting, and due diligence</li> <li>• Support audit and investigations, legal requests and demands, as well as exercise and defend legal claims</li> <li>• Enable the use of service providers for business purposes</li> <li>• Comply with policies, procedures, and contractual obligations</li> </ul>
Manage, improve, and develop our business	<ul style="list-style-type: none"> <li>• Market, personalize, develop, as well as improve our products and services</li> <li>• Conduct research and analysis, including to drive product and services innovation</li> <li>• Support customer relationship management</li> <li>• Evaluate and engage in mergers, acquisitions, and other transactions involving transfers of all or part of a business, or a set of assets</li> </ul>
Support employment, infrastructure, and human resource management	<ul style="list-style-type: none"> <li>• Provide benefits to employees and dependents, including healthcare and retirement plans</li> <li>• Manage pay and compensation activities</li> <li>• Manage and operate our facilities and infrastructure</li> <li>• Process employment applications</li> </ul>

## Wells Fargo’s California Consumer Privacy Act Notice

[Wells Fargo’s California Consumer Privacy Act Notice](#) is available for review or download.

### Changes to this Notice

We may change or update this Notice periodically. When we do, we will post the revised Notice on this webpage indicating when the Notice was “Last Updated.”

## Wells Fargo Companies Providing this Notice

This Notice is provided by Wells Fargo and Company and its subsidiaries that either: (1) act as a business within the meaning of the CCPA, or (2) are controlled by Wells Fargo and Company, and use the Wells Fargo name. As an example, companies providing this Notice include Wells Fargo Bank, N.A.