YOUR CALIFORNIA CONSUMER PRIVACY RIGHTS
You have the following consumer privacy rights under California privacy laws:

- **Right to Know:** you have the right to request disclosure of the specific pieces and categories of personal information we have collected about you in the preceding 12 months, from what sources, how we share personal information with third parties and for what purpose.
- **Right to Access:** you have the right to request information about how we process your personal information and to obtain a copy of that personal information.
- **Right to Portability:** To the extent technically feasible, you have the right to receive personal information that is provided in an electronic format in a readily useable format.
- **Right to Deletion:** you have the right to request the deletion of your personal information that we have collected from you.
- **Right to be free from discrimination:** you have the right to not be discriminated against for exercising your rights under the California Consumer Privacy Act. DFS will not discriminate against you for exercising your consumer privacy rights.

Your California consumer privacy rights described above do not apply to personal information that is collected, processed, sold, or disclosed pursuant to the federal Gramm-Leach-Bliley Act and its implementing regulations or the California Financial Information Privacy Act. Because we are subject to those laws and regulations, much of the personal information that we collect is exempt from the CCPA. Your choices and rights with respect to our use and sharing of that information are subject to our [Consumer Privacy Notice of Dell Financial Services, LLC](#).

The CCPA’s privacy-related rights also do not apply to certain types of personal information that are subject to the Federal Credit Reporting Act (“FCRA”). Some of our services are subject to the FCRA and, therefore, exempt from the CCPA on that basis.

If you want to learn more about the categories of the personal information we collect about you and how we share your personal information with our Business Partners, click [here](#).

**How to Submit a CCPA Request**
If you have any questions about the type of personal information we hold about you or if you wish to request deletion of personal information we may hold about you, or exercise any other consumer privacy right as set out above, you may contact us as follows:

- Sending an email request to [us.dfs.privacy@dell.com](mailto:us.dfs.privacy@dell.com), writing to use at the postal address provided in the “Contact Us” section of this Privacy Statement or in its overview, or calling us toll-free 1-800-283-2210.
- In response to your request, we will require verification of your identity. Our verification process may differ depending on whether you maintain a password-protected account with us:
  - If you maintain a password-protected account, we will verify your identity through existing authentication practices available through your account.
  - If you do not maintain a password-protected account, or if you are an account-holder but we suspect fraudulent or malicious activity with your account, we will verify your identity either to a “reasonable degree of certainty” or a “reasonably high degree of certainty” depending on the sensitivity of the Personal Information and the risk of harm to you by verifying at least two data points that you previously provided to us and which we have determined to be reliable for the purpose of verifying identities.
- Please be aware that your request does not guarantee complete access or comprehensive removal as the law may not permit or require removal in certain circumstances.
- You may designate an authorized agent to submit a request on your behalf. We may require that the (1) the authorized agent provide proof of your written permission (2) that you verify your identity directly with us.

**Shine the Light Law**
We do not disclose personal information obtained through our websites or services to third-parties for their direct marketing purposes. Accordingly, we have no obligations under California Civil Code § 1798.83.