Note: This privacy policy ("Privacy Policy") applies to your use of the mobile payment application that is preloaded onto your mobile device or downloadable on your mobile device ("LG Pay"). By consenting to this Privacy Policy, you give us permission to use your data as described herein. Your consent is voluntary. However, if you do not grant consent, we will not be able to provide LG Pay to you. You may revoke your consent at any time by sending a message to: lgpaycsus@lge.com.

1. Introduction
LG Electronics, USA, Inc. ("LGE" or "we") is committed to protecting the information of those individuals and groups who use LG Pay contained therein. This Privacy Policy sets out how we collect, use, and share information that we collect as a result of your use of LG Pay and, in particular, sets out:
- What information LGE may collect from you;
- How LGE uses the information that it collects;
- How does LGE share the information it collects; and
- How you may control LGE’s use and sharing of your information.

LG Pay may provide access to software application and links to other services owned and operated by third parties including operating system providers and other contents and application providers. These third party services are outside the scope of this Privacy Policy and have their own policies that apply to the collection, use, and sharing of information in connection with their services. We encourage you to read those policies. LGE is not responsible or liable for the privacy practices of such third parties.

2. What information does LGE collect?
LGE will collect the following information:
- First name, last name, address, email address, date of birth, mobile phone number, carrier name, country code;
- Device model name, OS version, SW version, UUID, IMEI, Wi-Fi MAC address, IP address, location data if enabled;
- Log files;
- Agreement to receive service notification and marketing information;
- Virtual card number, signature image, payment PIN;
- Gift card number, gift card name, gift card PIN if exists, loyalty card number, loyalty card name;
- Gift card recipient name and mobile phone number; and
- LG Perks card balance

3. How will LGE use the information it obtains?
We use information collected from you for various purposes, including:
- To provide LG Pay;
- To facilitate transactions and payments;
- To provide LG Perks and gift cards;
- To protect and defend our rights and property, including by way of legal proceedings;
- To comply with regulatory requirements;
- To analyze, review and improve the products and services we offer; including LG Pay;
- To detect and prevent fraud and other misconduct;
- To provide customer service;
- To personalize LG Pay;
- To keep a user updated about LG Pay new features, promotions, and application updates; and
- For internal record keeping.

We may combine information obtained from you, including personal information, with information that you provide to us by other means, for the purposes consistent with this Privacy Policy.
4. **How does LGE share the information it collects?**

We may share information with the following entities:

- **Affiliates and Subsidiaries.** LGE may share information about you with its affiliates and subsidiaries around the world only so long as necessary for the purposes for which it was collected. The term ‘affiliates’ or ‘subsidiaries’ refers to group companies that may be using the LG name or that have common ownership or control.

- **Third Party Service Providers.** LGE may share information about you with third party service providers to provide services on its behalf, including the information described in Section 3 above.

- **Other Parties When Required by Law.** LGE may share information about you as required by court order or other government or law enforcement authorities in order to comply with legal process or law.

- **Other Parties in Connection with Corporate Transactions.** LGE may share information about you in connection with a corporate event, such as a merger or sale of all or part of LGE’s business (including that of a division or subsidiary), where LGE may need to disclose information to a potential buyer and its professional advisers.

- **Other Parties When it is Necessary to Protect Our Service.** LGE may share information about you to protect and defend LGE’s rights and property, including by way of legal proceedings.

- **Other Parties When it is to Protect Any of Our Users’ Personal Safety or Property.** LGE may share information about you to protect the personal safety or property of our users or the public.

- **Other Parties With Your Consent.** LGE may share information about you when you consent to the sharing.

5. **Overseas Transfers**

We, our affiliates, subsidiaries, and suppliers may use information (including your personal information) in countries other than where your device is located in connection with providing you with LG Pay and any other purposes outlined in this Privacy Policy. The data protection laws in many of these countries may not offer the same level of protection as those in the country where you are located. However, before transferring your personal information we will take steps to ensure that such information will be afforded the same level of protection. By agreeing to this Privacy Policy you expressly consent to us and our business associates and suppliers processing your data in any jurisdiction, including, without limitation, Republic of Korea or United States in accordance with this Privacy Policy.

6. **How long will LGE keep my personal information?**

We will take reasonable steps to make sure that we keep your personal information for as long as is necessary for us to provide you with LG Pay or for the purpose for which it was collected, or as required by applicable law.

We apply certain criteria to determine the appropriate retention period for different categories of personal information that you provide to us. For example, we will keep information necessary to protect us in a legal claim, such as information relating to a contract, for the lifetime of the contract and up to [1] year after, or as required by applicable law.

7. **Security**

We use commercially reasonable efforts to safeguard the confidentiality of your personal information. Nevertheless, due to the design of the Internet, ever-changing technology, and other factors outside of our control, we cannot guarantee that communications between you and our servers will be free from unauthorized access by third parties or that we will not be subject to security breaches. Please note that any transmission of personal information to LGE is at your own risk.

8. **Protecting the Privacy of Children**

Protecting the privacy of children is important to us. For that reason, LG Pay is not directed at anyone under 13 and it is not structured specifically to attract anyone under 13. We also do not knowingly collect or maintain personal information from users who are under 13. Should we learn or be notified that we have collected information from users under the age of 13, we will promptly delete such personal information.
9. Changes to LGE’s Privacy Policy
This Privacy Policy may be updated by LGE from time to time. If we make a material change to our Privacy Policy, we will update you through the LG website or other means. If you do not consent to the updated privacy policy, stop using LG Pay.

10. Accessing Your Information
Under the laws of some jurisdictions, you are entitled to request details about the personal information LGE collects about you and to correct inaccuracies in your personal information or otherwise oppose, for legitimate purposes, the processing of your personal information. If permitted by laws, a small fee for providing you with such service may be charged. Please note that we may decline to process your requests if they are unreasonably abusive, jeopardize the privacy of others, or are impractical. If you would like to make a request to access, rectify, cancel or oppose the processing of your personal information, please contact us at lgpaycsus@lge.com.

11. California Privacy Rights
California residents that have an established business relationship with us can request a notice disclosing the categories of personal data we have shared with third parties during the preceding calendar year for the third parties’ direct marketing purposes. To make such a request from us, if entitled, please use the contact information listed below.

If you are under 18 years of age and a California resident using the Services, at any time you can request that we delete information or remove content you have provided or posted. Please contact us at the information below for our assistance, including to request removal of your information or content. Note that the removal of information or content may not ensure complete or comprehensive removal of that information or content posted through the Services.

Your browser may offer you a “Do Not Track” option, which allows you to signal to operators of websites and web applications and Services that you do not wish such operators to track certain of your online activities over time and/or across different websites. LGE does not support “Do Not Track” requests at this time.

12. Contacting LGE
If you have any questions or comments about this Privacy Policy please contact lgpaycsus@lge.com.

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