

Effective January 1, 2020

This California Consumer Privacy Statement supplements the Axos Bank [Privacy Notice](#) and [Online Privacy Notice](#), UFB Direct [Privacy Notice](#) and [Online Privacy Notice](#), Nationwide [Privacy Notice](#) and [Online Privacy Notice](#), [Axos Invest Privacy Policies](#), [Axos Clearing LLC](#), and other relevant privacy policies of affiliated Axos Financial, Inc. entities (collectively, “Privacy Policies”). The term “Axos Bank” (or “Axos,” “Bank,” “we,” “us,” “our”) in this Notice refer to any affiliates or subsidiaries of Axos Bank that link to this Notice. It applies solely to California consumers and addresses personal information we collect online and offline. This Statement does not apply to Axos Bank or Axos Financial, Inc. information collected, processed or disclosed pursuant to the Gramm-Leach-Bliley Act and its implementing regulations or the California Financial Information Privacy Act.

This California Consumer Privacy Statement uses certain terms that have the meaning given to them in the California Consumer Privacy Act of 2018 and its implementing regulations (the “CCPA”).

1. Notice of Collection and Use of Personal Information

We may collect the following categories of personal information about you:

Category	Examples	Collected
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.	YES
B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e))	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 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.	YES
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).	YES
D. Commercial information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	YES
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.	NO
F. Internet or other similar network activity	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	YES
G. Geolocation data	Physical location or movements.	YES
H. Sensory data	Audio, electronic, visual, thermal, olfactory, or similar information.	YES
I. Professional or employment-related information	Current or past job history or performance evaluations.	YES
J. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99))	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.	YES

K. Inferences drawn from other personal information	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	YES
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We may use the categories of personal information listed above for the purposes described in our Privacy Policies. In addition, we may use these categories of personal information for certain business purposes specified in the CCPA, as described in this table:

Purposes	Categories of Personal Information
Performing services, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing advertising or marketing services, providing analytics services, or providing similar services	<ul style="list-style-type: none"> Identifiers Personal information Subject to Cal. Civ. Code § 1798.80 Protected classification characteristics under California or federal law Commercial Information Internet or other similar network activity Sensory Data Professional or employment-related information Inferences drawn from other personal information
Auditing related to a current interaction with you and concurrent transactions, including, but not limited to, counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance	<ul style="list-style-type: none"> Identifiers Commercial Information Internet or other similar network activity Inferences drawn from other personal information
Short-term, transient use, including, but not limited to, the contextual customization of ads shown as part of the same interaction	<ul style="list-style-type: none"> Identifiers Commercial Information Internet or other similar network activity Inferences drawn from other personal information
Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity	<ul style="list-style-type: none"> Identifiers Personal information Subject to Cal. Civ. Code § 1798.80 Protected classification characteristics under California or federal law Commercial Information Internet or other similar network activity Sensory Data Professional or employment-related information Inferences drawn from other personal information
Debugging to identify and repair errors that impair existing intended functionality	<ul style="list-style-type: none"> Identifiers Commercial Information Internet or other similar network activity Inferences drawn from other personal information
Undertaking internal research for technological development and demonstration	<ul style="list-style-type: none"> Identifiers Commercial Information Internet or other similar network activity Inferences drawn from other personal information
Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by us, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by us	<ul style="list-style-type: none"> Identifiers Personal information Subject to Cal. Civ. Code § 1798.80 Protected classification characteristics under California or federal law Commercial Information Internet or other similar network activity Sensory Data Professional or employment-related information Inferences drawn from other personal information

2. Our Prior Collection, Use and Disclosure of Personal Information

We may have collected and used your personal information, as described in section 1 above, during the 12-month period prior to the effective date of this California Consumer Privacy Statement. For the personal information collected during that timeframe, we describe below: (a) the categories of sources from which we may have obtained the personal information, (b) the categories of third parties with whom we may have shared the information, (c) the categories of personal information we may have sold, and (d) the categories of personal information we may have disclosed for a business purpose.

a. Sources of Personal Information

We may have obtained personal information about you from various sources, as described below.

Categories of Sources of Data Collection	Categories of Personal Information
Directly from you	<ul style="list-style-type: none"> • Identifiers • Personal information Subject to Cal. Civ. Code § 1798.80 • Protected classification characteristics under California or federal law • Commercial Information • Sensory Data • Professional or employment-related information
From your devices, such as when you visit our websites, online and mobile applications	<ul style="list-style-type: none"> • Identifiers • Commercial Information • Internet or other similar network activity • Inferences drawn from other personal information
Other individuals, such as authorized agents or family members	<ul style="list-style-type: none"> • Identifiers • Personal information Subject to Cal. Civ. Code § 1798.80 • Protected classification characteristics under California or federal law • Commercial Information • Internet or other similar network activity • Sensory Data • Professional or employment-related information
Our affiliates	<ul style="list-style-type: none"> • Identifiers • Personal information Subject to Cal. Civ. Code § 1798.80 • Protected classification characteristics under California or federal law • Commercial Information • Internet or other similar network activity • Sensory Data • Professional or employment-related information • Inferences drawn from other personal information
Vendors who provide services on our behalf	<ul style="list-style-type: none"> • Identifiers • Personal information Subject to Cal. Civ. Code § 1798.80 • Protected classification characteristics under California or federal law • Commercial Information • Internet or other similar network activity • Sensory Data • Professional or employment-related information • Inferences drawn from other personal information
Our joint marketing partners	<ul style="list-style-type: none"> • Identifiers • Personal information Subject to Cal. Civ. Code § 1798.80 • Commercial Information • Internet or other similar network activity • Inferences drawn from other personal information
Social Networks	<ul style="list-style-type: none"> • Identifiers • Personal information Subject to Cal. Civ. Code § 1798.80 • Protected classification characteristics under California or federal law • Commercial Information • Professional or employment-related information • Inferences drawn from other personal information
Government entities and other publicly-available sources	<ul style="list-style-type: none"> • Identifiers • Personal information Subject to Cal. Civ. Code § 1798.80 • Protected classification characteristics under California or federal law • Commercial Information • Professional or employment-related information
Consumer data resellers	<ul style="list-style-type: none"> • Identifiers • Personal information Subject to Cal. Civ. Code § 1798.80 • Protected classification characteristics under California or federal law • Commercial Information • Professional or employment-related information

Personal information does not include the following:

- Publicly available information from government records.
- Deidentified or aggregated consumer information.
- Information excluded from the CCPA's scope, like:
 - health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;
 - personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FRCA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.

b. Sharing of Personal Information

We may have shared your personal information with certain categories of third parties, as described below.

Categories of Third Parties	Categories of Personal Information
Our affiliates	<ul style="list-style-type: none"> • Identifiers • Personal information Subject to Cal. Civ. Code § 1798.80 • Protected classification characteristics under California or federal law • Commercial Information • Internet or other similar network activity • Sensory Data • Professional or employment-related information • Inferences drawn from other personal information
Vendors who provide services on our behalf	<ul style="list-style-type: none"> • Identifiers • Personal information Subject to Cal. Civ. Code § 1798.80 • Protected classification characteristics under California or federal law • Commercial Information • Internet or other similar network activity • Sensory Data • Professional or employment-related information • Inferences drawn from other personal information
Professional services organizations, such as auditors and law firms	<ul style="list-style-type: none"> • Identifiers • Personal information Subject to Cal. Civ. Code § 1798.80 • Protected classification characteristics under California or federal law • Commercial Information • Sensory Data • Professional or employment-related information • Inferences drawn from other personal information
Our joint marketing partners	<ul style="list-style-type: none"> • Identifiers • Personal information Subject to Cal. Civ. Code § 1798.80 • Commercial Information • Internet or other similar network activity • Inferences drawn from other personal information
Our business partners	<ul style="list-style-type: none"> • Identifiers • Personal information Subject to Cal. Civ. Code § 1798.80 • Protected classification characteristics under California or federal law • Commercial Information • Internet or other similar network activity • Professional or employment-related information • Inferences drawn from other personal information
Advertising networks	<ul style="list-style-type: none"> • Identifiers • Commercial Information • Internet or other similar network activity • Inferences drawn from other personal information

Internet service providers	<ul style="list-style-type: none"> • Identifiers • Commercial Information • Internet or other similar network activity • Inferences drawn from other personal information
Data analytics providers	<ul style="list-style-type: none"> • Identifiers • Commercial Information • Internet or other similar network activity • Inferences drawn from other personal information
Government entities	<ul style="list-style-type: none"> • Identifiers • Personal information Subject to Cal. Civ. Code § 1798.80 • Protected classification characteristics under California or federal law • Commercial Information • Internet or other similar network activity • Sensory Data • Professional or employment-related information • Inferences drawn from other personal information
Operating Systems and platforms	<ul style="list-style-type: none"> • Identifiers • Commercial Information • Internet or other similar network activity • Inferences drawn from other personal information
Social networks	<ul style="list-style-type: none"> • Identifiers • Personal information Subject to Cal. Civ. Code § 1798.80 • Protected classification characteristics under California or federal law • Internet or other similar network activity • Professional or employment-related information • Inferences drawn from other personal information
Consumer data resellers	<ul style="list-style-type: none"> • Identifiers • Commercial Information • Internet or other similar network activity • Inferences drawn from other personal information

c. Sale of Personal Information

We may allow certain third parties (such as online advertising services) to collect your personal information via automated technologies on our websites such as to enhance the ability to serve you content and advertisements that may be of interest to you. You have the right to opt out of this disclosure of your information, as detailed below.

During the 12-month period prior to the effective date of this California Consumer Privacy Statement, we may have sold the following categories of personal information:

- Identifiers such as a unique personal identifier (such as a device identifier; cookies, beacons, pixel tags, mobile ad identifiers and similar technology), online identifier, and internet protocol address
- Commercial information, including records of personal property, products or services considered, and other purchasing or consuming histories or tendencies
- Internet and other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding your interaction with websites, applications or advertisements
- Inferences drawn from any of the information identified above to create a profile about you reflecting your preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

We do not sell the personal information of minors under 16 years of age without affirmative authorization if we have actual knowledge of the individual's age.

d. Disclosure of Personal Information for a Business Purpose

We may have disclosed to third parties the following categories of personal information for a business purpose:

- Identifiers
- Personal information Subject to Cal. Civ. Code § 1798.80
- Protected Classifications characteristics under California or federal law
- Commercial Information
- Internet or other similar network activity
- Sensory Data
- Professional or employment-related information Inferences drawn from other personal information

3. California Consumer Privacy Rights

You have certain choices regarding your personal information, as described below.

Access: You have the right to send us a verifiable request, twice in a 12-month period, asking that we disclose to you the personal information we have collected, used, disclosed and sold about you during the past 12 months.

Deletion: You have the right to submit a verifiable request asking that we delete certain personal information we have collected from you.

Opt-Out of Sale: You have the right to opt-out of the sale of your personal information.

How to Submit a Request. To request the categories and specific personal information Axos collects, or delete your personal information, or opt out of the sale of your personal information, click on the "Submit a Request" at the bottom of this page or call toll-free at 1-888-585-4968 (our menu will prompt you through your request).

If you would like to opt-out of the sale of your personal information associated with a different device or browser, please submit an opt-out request using that device or browser. Please note that if you clear your cookies on a particular browser or device, you may need to resubmit your opt-out request again from that device or browser.

[Submit a Request](#)

Verifying Requests. To help protect your privacy and maintain security, we will take steps to verify your identity before granting you access to your personal information or complying with your request. If you request access to or deletion of your personal information, we may require you to provide any of the following information: name, date of birth, email address, telephone number, or postal address. In addition, if you ask us to provide you with specific pieces of personal information, we will require you to sign a declaration under penalty of perjury that you are the consumer whose personal information is the subject of the request. If you designate an authorized agent to make an access, deletion or opt-out of sale request on your behalf (a) we may require you to provide the authorized agent written permission to do so, and (b) for access and deletion requests, we may require you to verify your own identity directly with us (as described above).

Additional Information. If you choose to exercise any of your rights under the CCPA, you have the right to not receive discriminatory treatment by us. To the extent permitted by applicable law, we may charge a reasonable fee to comply with your request.

Changes to Our Privacy Notice

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