

## Fred Meyer Jewelers Privacy Notice

**Last Updated: December 11, 2024**

At Fred Meyer Jewelers, your safety and trust are important to us. For that reason, we are committed to handling your information in a way that is transparent, fair, and worthy of your trust.

In this notice, we explain how we collect, use, disclose, retain, and protect the information that we collect about you. We also let you know about your rights. Therefore, we encourage you to read this notice as well as any supplemental or different privacy notices that may be applicable when you access or interact with certain of our brands or service offerings.

We are committed to ensuring that this notice is accessible to people with disabilities. To make accessibility-related requests, please contact us at **1-800-KROGERS (1-800-576-4377)**.

### 1. Who We Are

Fred Meyer Jewelers is a national chain of jewelers and is a wholly owned subsidiary of The Kroger Co. (NYSE: KR). Today we have more than 120 stores and an extensive online selection of quality fine jewelry. Our goal is for Fred Meyer Jewelers to be the convenient choice for quality, price, and value. We understand that a purchase of fine jewelry is an exciting experience that can help turn special occasions into celebrations. Fred Meyer Jewelers is committed to offering superior service while providing our customers with the knowledge and expertise that you need to feel confident and excited about any jewelry purchase.

Headquartered in Cincinnati, Ohio, the Kroger Family of Companies is one of the largest retailers in the United States based on annual sales. We serve nearly 11 million customers a day in 35 states including the District of Columbia. We are committed, through our purpose-driven strategy, to increasing access to high-quality, affordable fresh food for everyone. In fulfilling our Purpose – To Feed the Human Spirit™ we live by our Values:



#### **Honesty**

We insist on truthfulness with each other, with our customers, with our vendors and in our business records. We expect and value openness.



#### **Diversity**

We seek and embrace differences in the backgrounds, cultures and ethnicities of all associates, customers and vendors.



#### **Inclusion**

We encourage and expect collaboration, teamwork and the active involvement of all associates.



#### **Safety**

We protect our customers and each other from injury with a safe and secure workplace and shopping environment.



#### **Integrity**

We act in accordance with Our Values, even when it's difficult.



#### **Respect**

We treat all with dignity and value the opinions and perspectives of others.

Fred Meyer Jewelers cultivates a customer first relationship and activates multiple touch points to provide the right content and the right products – all when, where and at the value our customer wants. Fred Meyer Jewelers will be responsible for the information we collect and will be hereafter referred to collectively as "Fred Meyer Jewelers" or "we" or "our."

### 2. What Does This Notice Cover?

This notice covers information we collect from and about our customers and prospective customers including, for example, when they visit or make a purchase on our website, visit or purchase products in one of our stores, interact with our advertisements, join our loyalty

program, interact with us through social media, participate in consumer research, promotions, contests, or otherwise access or use one of our service offerings. This notice also applies to personal information we collect about individuals with whom we have a business relationship.

Additional disclosures apply if you live in the following jurisdictions:

- [California](#)
- [Colorado](#)
- [Connecticut](#)
- [Delaware](#)
- [Florida](#)
- [Iowa](#)
- [Montana](#)
- [Nebraska](#)
- [New Hampshire](#)
- [New Jersey](#)
- [Nevada](#)
- [Oregon](#)
- [Texas](#)
- [Utah](#)
- [Virginia](#)

### 3. Information We Collect

We collect information described below to save you time and money and to make your shopping experience better. We have grouped the information we collect into categories, with some of the information listed in multiple categories. Because we only collect information when needed for a particular purpose, not all this information will apply to you:

- **Personal identifiers** such as name, online identifiers like user account names, state and federal government ID numbers, signature, and unique identifiers that we associate with you.
- **Contact information** such as your email, postal address, billing address, delivery or shipping address, and phone numbers.
- **Financial and payment information** such as credit, debit, or other payment card numbers.
- **Transaction and commercial information** such as your purchase and transaction histories. With respect to individuals who interact with us in a business context, we may have commercial information about our relationship with you.
- **Account information** including your loyalty program membership information, household's unique ID numbers (including username, Loyalty ID, and Alternate IDs); username, password, security questions; purchase information, coupons and savings information, fuel points, address information, preferred store, email and text communication preferences including your communication preferences relating to orders, marketing, and other activities; your advertising preferences.
- **Online and technical information** such as your IP address and device or other persistent identifiers, browser type and version, time zone setting, device characteristics, browsing data, data related to your viewing of (and interactions with) our advertisements, website and app usage information, and other information that we collect using cookies, pixels, SDKs, and other similar technologies.
- **Location data** including geolocation information.
- **Usage information** including information about how you use our websites, and other service offerings.
- **Communication preferences** including your preferences in receiving marketing and purchase-based advertising.
- **Sensory data** such as CCTV recordings from our facilities or premises or photos. Some of our cameras may capture license plate data for security purposes, to protect the health and safety of our customers and associates, and to prevent, investigate, and

prosecute shoplifting, fraud, and other criminal activities. We may record your voice when you contact our customer service centers.

- **General demographic information** such as age, marital or family status (including whether your family includes children), languages spoken, education information, gender, employment information, or other demographic information.
- **User content** including product reviews and other feedback or content you may provide to us.
- **Inferences** include information derived from other information that we have collected. We create inferred and derived data elements by analyzing your shopping history in combination with other information we have collected about you to personalize product offerings, your shopping experience, marketing messages and promotional offers.

Some of the information about you may include personal information that can be used to identify you, like name, address, and email address. In certain states, the definition of personal information may be broader and include things like IP address, mobile device ID, and unique identifiers used by cookies. When the information we collect about you is considered personal information under applicable law, we treat it as personal information.

Personal information does not include data where your identity has been removed so that we can no longer identify you or that we aggregate so that you can no longer be identified, which we may use for any purpose.

### ***Children's Privacy***

Our websites are for a general audience and are not geared toward children. We do not knowingly collect personal information from children under the age of 16. If you believe your child may have disclosed personal information to us, please call **1-800-KROGERS (1-800-576-4377)** and we will remove it.

## **4. How We Collect your Information**

The following are examples of how we may collect your information:

### ***You or a member of your household purchase our products or services***

If you enter your Loyalty ID or Alternate ID when you purchase our products or services, we will collect your purchase information and associate it with you or your household.

### ***You provide it to us directly***

You may give us personal information or provide it to us directly, including:

- Information you provide when you register for an account, enroll in our Loyalty or paid membership programs, add items to your cart on one of our websites, place an order, post reviews or other content, purchase one of our services, or when you otherwise contact us about our website, products, or services. We may ask you for information when you enter a promotion or sweepstake offered by us, sign up for an event sponsored by us, or when you report a problem to us.
- Records and copies of your correspondence (including emails) and voicemail messages.
- Your responses to surveys that you complete for consumer research purposes.
- Your search queries on our websites or in our mobile applications.

### ***Information from your store visits***

We may collect information using technology in our stores and premises, such as cameras and CCTV. This technology is used for operational and security purposes, to protect the health and safety of our customers and associates and to prevent, investigate, and prosecute shoplifting,

fraud, and other criminal activities. In some locations, we may have cameras capable of collecting biometric information. We provide notice at point of entry in those stores.

### ***Information from your device***

We may collect information from a device that we have associated with you or your household. For example, we may collect information automatically when you browse our website, or view or interact with our advertisements. If you choose to connect to our in-store wireless service, we may collect information about your device so you can automatically be connected.

### ***Information we collect from other companies within The Kroger Family of Companies***

We may collect your information from another company in the Kroger Family of Companies. For example, The Kroger Co.'s wholly owned subsidiary 84.51° LLC collects personal information from other Kroger Family of Companies, both to support our own business operations (such as our loyalty programs) and to serve our business clients.

### ***We receive it from others***

We may receive personal information about you from others including, for example, data analytics providers, data enrichment providers, ad networks, and consumer research providers. We may also receive information about you from commercially available sources such as data aggregators and public databases.

If you create an account with us using your Google account or another third-party account, we may receive certain information about you from Google or another third party to enable us to create your account.

Finally, from time to time, we receive information from others that has been deidentified so that it is no longer personal information under applicable law. When we receive deidentified data from others, we commit to maintaining and using that data in deidentified form without attempting to reidentify it.

## **5. Cookies and Other Technologies**

### ***Cookies***

A cookie is a small data file that is stored by your browser on your device. We use cookies to deliver a better experience by, for example, remembering your preferences and opt-outs.

Other examples of why we use cookies include:

- To learn about how you interact with our websites
- To detect and prevent fraud
- To conduct analytics activities
- To improve our websites and services
- To facilitate [Interest Based Advertising](#)

In many cases, the data collected through these cookies is controlled by us, but in some cases the data collected through use of these cookies is controlled by our vendors or other third parties.

Cookies may remain on your device for an extended period. If you use your browser's method of blocking or removing cookies, some, but not all, types of cookies may be deleted and/or blocked. If you delete or block cookies, some functionality on our websites may not work properly.

### ***Other Tracking Technologies***

In addition to cookies, we may use other types of tracking technologies in connection with our website, advertisements, and other digital service offerings.

Like with cookies, the data collected through these other types of tracking technologies is in many cases controlled by us. However, in some cases the data collected through these other technologies is controlled by our vendors or other third parties such as our clients.

Examples of other tracking technologies include:

### **Web Beacons**

Web beacons are embedded images or objects that are used on web pages or emails.

Examples of why we may use web beacons include:

- For business analytics purposes, such as understanding the number of people who visit a webpage or view specific content within a webpage
- To improve our websites and services
- To detect and prevent fraud
- To verify system and server integrity

### **--Embedded Scripts**

We may use embedded scripts that collect information about your interactions with our website, and advertisements. These scripts are temporarily loaded into your web browser and are active only while you are connected to our website, mobile app, or advertisement.

### **--Location-Identifying Technologies**

We may use GPS (Global Positioning Systems), beacons, or other location identifying technologies to locate your device for various notified purposes, such as having your order ready for pickup when you arrive at our store or to serve you timely advertisements.

### **--Device and Activity Monitoring Technologies**

We may use technologies that monitor and record your experience and interactions with our website, such as the features you engage with, how you navigate our website, your keystrokes, cursor movements, scrolling activity, and click-related activity. These technologies may also collect and analyze information from your device, such as your operating system, plug-ins, and system fonts.

Examples of why we may monitor your experiences and interactions include:

- To troubleshoot
- To understand and improve our websites, mobile apps, and services
- To customize your experience
- To respond to your inquiries and requests
- To detect and prevent fraud
- To detect security incidents and other malicious activity
- To verify system and server integrity

### **Third-Party Interactive Features**

We may engage vendors to provide certain interactive features on our website. Your use of these interactive features on our website is voluntary, and we may retain the information that you submit through these features. For example, we may offer an interactive chat feature on the website to assist you with your order and other customer service purposes. When you participate in the interactive chat, the contents of the chat may be captured and kept as a

transcript. By using these features, our vendors may process the information obtained through the feature to provide the service on our behalf.

### Third-Party Analytics

We may use third-party analytics providers to help us analyze how you use or interact with our websites, services, and advertisements.

Our website uses Google Analytics. You can learn more about how Google Analytics collects and processes data at "[How Google uses information from sites or apps that use our services](#)" and in the [Google Privacy Policy](#). Information about Google Analytics' current opt-outs for web is available [here](#).

In some cases, we may integrate the analytics services we use with certain advertising services that are also made available by our analytics providers. For example, we integrate Google Analytics with the following Google advertising features:

- Remarketing with Google Analytics
- Cross Device Remarketing & Reporting
- Google Analytics Demographics & Interest Reporting
- Google Display Network Impression Reporting

You can opt-out of Google Analytics advertising features directly with Google through its Ads Settings, Ad Settings for mobile apps functionality, and through the NAI's consumer opt-out mechanism available [here](#).

## 6. How We Use Your Information

We use your information to:

- provide you the products and services you purchase or request
- improve your shopping experience
- improve our products and services
- fulfill your requests
- personalize our product offerings, services, and marketing to you
- maintain and service your account
- support our business operations and functions, including fraud prevention, marketing, merchandising, security, and legal.

We may use technologies including those that use machine learning and artificial intelligence to support our use cases.

Below are more specific examples of how we use your information:

- [To provide you with products and services](#) you purchase or request including, for example, to securely process your payments, fulfill your orders or requests, and provide customer service.
- [To operate our businesses](#) including our retail operations and website
- [To conduct marketing, personalization, and advertising](#), which may include personalized offers, coupons, and advertisements. We may also use purchased-based advertising to show you advertisements and offers that are more relevant to you on other websites, mobile apps, and digital channels.
- For [Interest-Based Advertising](#) purposes
- [To communicate with you](#), such as providing account notifications or order status updates, providing product recall notifications, confirming your preferences, engaging with you on social media, or providing you information about relevant programs, contests, sweepstakes or other promotions or offerings.
- [For research purposes](#), such as learning about our customers' experience with a new store design, product, or service offering.
- To design and develop new product and service offerings



- **To conduct business analytics**, for such purposes as forecasting and planning, developing statistics on engagement with our websites and applications, and measuring how well marketing and promotional activities perform.
- For safety and security purposes, including to:
  - Detect and respond to threats, to both our in-store and online operations,
  - Protect the health and safety of our customers, associates, and the public; and
  - Prevent, investigate, and prosecute shoplifting, fraud, and other criminal activities
- **To improve** how we do business, improve our products and services, and your shopping experience.
- For other internal business purposes such as:
  - To authenticate users of our websites and applications
  - For quality control and training
  - For system administration and technology management, including optimizing our websites and applications
  - For recordkeeping and auditing purposes
  - For risk management, investigations, reporting and other legal and compliance reasons
  - Identifying prospective customers, business clients, suppliers, and other vendors.
  - Administer our relationships with our customers, business clients, suppliers, and other vendors.
  - In connection with mergers, acquisitions, divestitures, or similar corporate transactions
- To **fulfill our legal obligations**.
- To **fulfill or meet the request** for which the information is provided.
- To **fulfill other notified purposes** that we describe to you at the time we collect your information.

## 7. How We Share Your Information

We may share your information as follows:

- ***The Kroger Family of Companies:*** We may share your information with the Kroger Family of Companies that may use your personal information as described in this notice.
- ***Service Providers:*** We may share your information with vendors, service providers, and our affiliated companies that we engage to provide services to us on our behalf, such as support for the internal operations of our website (including payment processors and third parties we use to process orders on our behalf), electronic mail, mobile messages, product and service delivery, conducting analysis to improve our products, services, websites and store experiences, research, digital marketing, fulfilling orders you place, managing payments and answering your questions. Service providers only use the information they receive from us for the purposes we hired them for. Except as permitted by applicable law, we don't allow them to retain, use, disclose or otherwise process the personal information for their own purposes. This restriction includes not permitting them to send you SMS messages for their own purposes.
- ***Ad Tech Companies and other Providers:*** We may share or make available limited personal information (such as a unique identification number and online and technical information) with ad tech companies and other online providers of services. When we share your information in this context, we follow applicable legal requirements, which may require that we provide opt-out rights or other individual rights.
- ***Business Partners and Other Third Parties.*** Where we have the legal right, we may share or otherwise make your information available to business partners or other third parties for a business purpose that we have approved (excluding mobile messaging opt ins). When we disclose information in this context, we make sure that we comply with applicable legal requirements, which may include providing opt-out or other rights with

respect to the shared data. We require that the recipients of this data protect such data, obey use restrictions, and comply with all applicable laws.

- *Co-Branded Offerings.* Sometimes we may offer you a co-branded product, service, or other promotion in cooperation with another business, such as our co-branded credit card. When we disclose your information to our co-branding partner in this context, we prohibit them from using the provided information for purposes outside of the co-branded offering. If you choose to take advantage of a co-branded offer, the information that you provide directly to our co-branding partner will be subject to their privacy notice and practices.
- *Legal Requirements and Government Authorities.* We may share your personal information where we believe the disclosure is required by law, or otherwise necessary to comply with the law, regulatory requirements, requests from public authorities, or to enforce our agreements or policies, to protect the rights and property of our customers, the company, our partners or the public (including for fraud prevention purposes and to prevent, investigate and prosecute criminal activities).
- *Security and Safety Disclosures.* Where permitted by applicable law, we may disclose your personal information to our affiliates and other persons and entities for the purpose of protecting the rights, safety, security, and property of our customers, associates, and the public. We may also disclose this information to protect and enforce our rights (including for fraud prevention purposes and to prevent, investigate and prosecute criminal activities) and to assist others to do the same.
- *Corporate Transaction.* We may disclose personal information, as part of any actual or contemplated merger, sale, transfer of assets, acquisition, bankruptcy, or similar event, including related to due diligence conducted prior to such event, where permitted by law.
- *With Notice or Consent.* We may also disclose information about you, including personal information to other third parties, where we have provided specific notice to you or asked for your consent, as required by law.

Notwithstanding anything else in this notice, we may share data that has been aggregated or deidentified in such a manner that it is no longer considered personal information for any purpose. When we share aggregated or deidentified data, we require recipients to refrain from reidentifying the data and to pass this obligation on to downstream recipients.

## 8. Interest-based Advertising

Interest-based advertising (also known as online behavioral advertising) occurs when advertisements are displayed to you based on information collected from your online interactions over time and across multiple websites that you visit, or across multiple devices or online services that you may use. Companies that engage in interest-based advertising use this information to predict your preferences and show you ads that are most likely to be of interest to you.

Some of the content, applications, and tracking technologies on our websites and mobile applications is controlled by third parties, which include ad tech companies (such as Meta or Google) or other online service providers that serve interest-based advertisements. These third parties may use cookies (both first-party and third-party), web beacons, and other storage technologies to collect or receive information from our website and elsewhere on the Internet and use that information to provide measurement services as well as for interest-based advertising. Data collected or received by these third parties may be used to provide advertising related services to us or others.



These third parties may provide you with ways to choose not to have your information collected or used in this way.

For example, you can block the collection and use of information related to you by online platforms and ad tech companies for the purpose of serving interest-based advertising by visiting the following websites of the self-regulatory programs of which those companies are members:

The NAI's opt-out page is available [here](#).

The DAA's opt-out page is available [here](#).

You may still see "contextual" ads even if you opt out of interest-based ads. These ads, however, are based on the context of what you are looking at on the websites and pages you visit. Even if you opt out of interest-based ads you will still receive these non-personalized, contextual ads.

## 9. Third-Party Content and Links

Some content or links on our website may be served or made available by third parties including the following:

### ***User Content***

Our website may allow you to upload your own content to be displayed to the public. Any information you submit becomes public information, and we do not control how others may use the content you submit. We are not responsible for uses made by others that may violate our privacy policy, the law, or your intellectual property rights.

### ***Third-Party Links***

Our website may contain links to other sites, which we do not control. Those websites have their own privacy policies and terms.

## 10. How We Protect Your Personal Information

We implement and maintain reasonable security procedures and practices appropriate to the nature of the information we maintain, including appropriate technical, administrative, and physical measures designed to protect information from unauthorized or illegal access, destruction, use, modification, or disclosure. You also play an important role in protecting your information. **It is your responsibility to select a strong password, change it regularly, not reuse or share your password, and alert us if you have any concerns about unauthorized use of your account.**

## 11. Your Rights and Choices

We value our relationship with you and the trust you place with us. Keeping your information current and your communications preferences are an important part of that relationship.

We understand that our customers are individuals, and communication preferences will vary by customer. That is why we offer you the ability to manage what types of communications you receive from us and the ability to manage or change your preferences. Your rights may vary depending on where you are located. We have created mechanisms to provide you with the following options:

## **Updating your account information**

If you have an account with us, you can log in and update, modify, and delete data from within your account.

## **Managing your marketing and other communication preferences**

You can manage your marketing and other communications preferences (text, email, push, purchase based advertising, etc.) by logging into your Fred Meyer Jewelers account. Your communications preferences can be managed on the "My Account" page. To opt-out of receiving personalized offers and coupons by regular mail from us, please contact the customer contact center as described below. Note that you may still receive non-personalized mailers and flyers sent to your physical mailing address.

Please allow a reasonable amount of time for any changes to your settings to take effect.

Alternatively, you can unsubscribe from any marketing emails or text messages that we may send you by clicking the "Update Profile" link in the footer of an email or texting "STOP" in response to a text message that you receive from us.

## **Cookies and Tracking Technologies**

You can set your browser to refuse all or some browser cookies, or to alert you when websites set or access cookies. If you disable certain cookies, please note that some parts of our websites may not function properly. If you have opted-out of sales or set other preferences, then those opt-outs or preferences may be lost if you delete your cookies.

## **Interest-Based Advertising**

Information about interest-based advertising and how to opt-out of it is described in the [Interest-Based Advertising](#) section of this notice.

## **State Privacy Rights**

If you live in one of the states listed below, you may have additional rights with respect to your personal information. Please see our additional disclosures below to learn about those rights.

- [California](#)
- [Colorado](#)
- [Connecticut](#)
- [Delaware](#)
- [Florida](#)
- [Iowa](#)
- [Montana](#)
- [Nebraska](#)
- [New Hampshire](#)
- [New Jersey](#)
- [Nevada](#)
- [Oregon](#)
- [Texas](#)
- [Utah](#)
- [Virginia](#)

## **12. Changes to This Notice**

This notice is subject to change at our discretion. We will indicate changes to the notice by updating the "Last Updated" date at the beginning of the notice. We will communicate material changes to you in accordance with applicable law, which may include through a notice on the website home page or a notice to the email address specified in your account (if you have an account with us). Your continued use of our website or our other services after any update to this notice will constitute your acceptance of our changes.

## **13. Contacting Our Privacy Office**

Our customer contact centers are ready to take your questions and comments about this policy or our privacy practices. You can reach us by telephone at **1-800-KROGERS (1-800-576-4377)** or via email at [KrogerPrivacyOffice@Kroger.com](mailto:KrogerPrivacyOffice@Kroger.com).

## 14. State Specific Disclosures

### ***Nevada Privacy Rights***

If you live in Nevada, you can opt out of the sale of your personal information by completing the privacy request form [here](#).

### ***Privacy Notice for California Residents***

#### **1. Introduction and Scope**

This Privacy Notice for California residents supplements the information contained in our Fred Meyer Jewelers Privacy Notice and applies to residents of the State of California ("consumers" or "you"). We adopt this notice to comply with the California Consumer Privacy Act of 2018 (as amended, and together with related regulations the "CCPA") and any terms defined in the CCPA shall have the same meaning when used in this notice.

This notice does not apply to workforce-related personal information collected from California-based employees, job applicants, contractors, or similar individuals but does apply to personal information collected in the context of business-to-business (B2B) transactions.

This notice applies to "personal information" that we collect, meaning 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 ("personal information"). Personal information does not include:

- 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), clinical trial data, or other qualifying research data;
- 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 (FIPA), and the Driver's Privacy Protection Act of 1994.

#### **2. CCPA Notice at Collection**

We collect information to save you time and money, to deliver the products and services you request to enhance your shopping experience and support our business operations.

We may collect the personal information and sensitive personal information categories listed in the tables below. The tables also list, for each category, use purposes, and whether we currently sell the information or share it with third parties for cross-context behavioral advertising.

To opt-out of personal information sales or sharing, visit our privacy preference center by clicking the link below. More information about our data practices can be found in our full [Privacy Notice](#).

Personal Information Category	Purposes	Sell and share
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<p><b>Identifiers</b> such as a name, postal address, unique personal identifier, online identifier, IP address, email, account name, Loyalty ID number, Alternate ID number</p>	<ul style="list-style-type: none"> <li>• To provide you with products and services</li> <li>• To operate our businesses</li> <li>• To conduct marketing, personalization, and advertising</li> <li>• For <a href="#">Interest-Based Advertising</a> purposes including cross-context advertising</li> <li>• To communicate with you including to provide recall notices</li> <li>• For research purposes</li> <li>• To design and develop new product and service offerings</li> <li>• To conduct business analytics</li> <li>• For safety and security purposes</li> <li>• To improve how we do business, products and services, and customer experience</li> <li>• For other internal business purposes</li> <li>• To fulfill our legal obligations</li> <li>• To fulfill or meet the request</li> <li>• To fulfill other notified purposes</li> </ul>	<p>Yes*</p>
<p><b>California Customer Records personal information</b>, including any personal information described in subdivision (e) of Section 1798.80 of the California Civil Code such as your name, signature, physical characteristics or description, address, telephone number, financial information (i.e., bank account number, credit card number, debit card number, or any other similar information)</p>	<ul style="list-style-type: none"> <li>• To provide you with products and services</li> <li>• To operate our businesses</li> <li>• To conduct marketing, personalization, and advertising</li> <li>• To communicate with you including to provide recall notices</li> <li>• For research purposes</li> <li>• To design and develop new product and service offerings</li> <li>• To conduct business analytics</li> <li>• For safety and security purposes</li> <li>• To improve how we do business, products and services, and customer experience</li> <li>• For other internal business purposes</li> <li>• To fulfill our legal obligations.</li> <li>• To fulfill or meet the request</li> <li>• To fulfill other notified purposes</li> </ul>	<p>Yes**</p>
<p><b>Characteristics of protected classifications under California or federal law</b> such as gender and age.</p>	<ul style="list-style-type: none"> <li>• To provide you with products and services</li> <li>• To operate our businesses</li> <li>• To conduct marketing, personalization, and advertising</li> <li>• To communicate with you</li> <li>• For research purposes</li> <li>• To design and develop new product and service offerings</li> <li>• To conduct business analytics</li> </ul>	<p>Yes***</p>

	<ul style="list-style-type: none"> <li>• For safety and security purposes</li> <li>• To improve how we do business, products and services, and customer experience</li> <li>• For other internal business purposes</li> <li>• To fulfill our legal obligations.</li> <li>• To fulfill or meet the request</li> <li>• To fulfill other notified purposes</li> </ul>	
<p><b>Commercial information</b> such as products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies</p>	<ul style="list-style-type: none"> <li>• To conduct marketing, personalization, and advertising</li> <li>• To provide you discounts</li> <li>• For <a href="#">Interest-Based Advertising</a> purposes including cross-context advertising</li> <li>• To communicate with you including to provide recall notices</li> <li>• For research purposes</li> <li>• To design and develop new product and service offerings</li> <li>• To conduct business analytics</li> <li>• For safety and security purposes</li> <li>• To improve how we do business, products and services, and customer experience</li> <li>• For other internal business purposes</li> <li>• To fulfill our legal obligations.</li> <li>• To fulfill or meet the request</li> <li>• To fulfill other notified purposes</li> </ul>	Yes
<p><b>Biometric information</b></p>	N/A: We do not collect biometric information in California.	N/A
<p><b>Internet or other electronic network activity information</b>, such as browsing history, search history, and information regarding your interactions with our website, applications, or advertisements.</p>	<ul style="list-style-type: none"> <li>• To provide you with products and services</li> <li>• To operate our businesses</li> <li>• To provide you discounts</li> <li>• To conduct marketing, personalization, and advertising</li> <li>• For <a href="#">Interest-Based Advertising</a> purposes including cross-context advertising</li> <li>• To communicate with you</li> <li>• For research purposes</li> <li>• To design and develop new product and service offerings</li> <li>• To conduct business analytics</li> <li>• For safety and security purposes</li> <li>• To improve how we do business, products and services, and customer experience</li> <li>• For other internal business purposes</li> </ul>	Yes

	<ul style="list-style-type: none"> <li>• To fulfill our legal obligations.</li> <li>• To fulfill or meet the request</li> <li>• To fulfill other notified purposes</li> </ul>	
<b>Geolocation data</b>	<ul style="list-style-type: none"> <li>• To provide you with products and services</li> <li>• To operate our businesses</li> <li>• To provide you discounts</li> <li>• To conduct marketing, personalization, and advertising</li> <li>• To communicate with you</li> <li>• To design and develop new product and service offerings</li> <li>• To conduct business analytics purposes, including measuring the effectiveness of marketing and promotional activities</li> <li>• For safety and security purposes</li> <li>• To improve how we do business, products and services, and customer experience</li> <li>• For other internal business purposes</li> <li>• To fulfill our legal obligations</li> <li>• To fulfill or meet the request</li> <li>• To fulfill other notified purposes</li> </ul>	No
<b>Sensory data</b> such as recordings of customer care calls, CCTV footage, or photos.	<ul style="list-style-type: none"> <li>• To operate our businesses</li> <li>• To conduct business analytics</li> <li>• For safety and security purposes</li> <li>• To improve our products and service offerings</li> <li>• For other internal business purposes</li> <li>• To fulfill our legal obligations.</li> <li>• To fulfill or meet the request</li> <li>• To fulfill other notified purposes</li> </ul>	No
<b>Professional or employment-related information</b>	<ul style="list-style-type: none"> <li>• For research purposes</li> </ul>	No
<b>Non-public education information</b> as defined in the Family Educational Rights and Privacy Act	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	N/A
<b>Inferences from personal information collected</b> such as a profile about a consumer reflecting the consumer's preferences, characteristics, and interests.	<ul style="list-style-type: none"> <li>• To provide you with products and services</li> <li>• To operate our businesses</li> <li>• To conduct marketing, personalization, and advertising</li> <li>• For <a href="#">Interest-Based Advertising</a> purposes including cross-context advertising</li> <li>• To communicate with you</li> </ul>	Yes



	<ul style="list-style-type: none"> <li>• For research purposes</li> <li>• To design and develop new product and service offerings</li> <li>• To conduct business analytics</li> <li>• For safety and security purposes</li> <li>• To improve how we do business, products and services, and customer experience</li> <li>• For other internal business purposes</li> <li>• To fulfill our legal obligations.</li> <li>• To fulfill or meet the request</li> <li>• To fulfill other notified purposes</li> </ul>	
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(\* ) We do not sell or share government identifiers.

(\*\* ) We do not sell or share signatures, physical characteristics or description, employment-related information, financial information (i.e., bank account number, credit card number, debit card number, or any other similar information), or government identifiers.

(\*\*\*) In some cases, we may advertise (or facilitate advertising) to groups of individuals comprised of certain demographics like age or gender in a manner that is likely considered selling or sharing under California law.

Sensitive Personal Information Category	Purpose	Sell or share
Government identifiers (including driver's license, state identification card, or other government ID)	<ul style="list-style-type: none"> <li>• To provide you with products and services reasonably expected</li> <li>• To resist malicious, deceptive, fraudulent, or illegal actions directed at us and to prosecute those responsible for those actions</li> <li>• To ensure physical safety of natural persons</li> <li>• Other notified purposes where the collection and processing is not for the purpose of inferring characteristics about a consumer</li> <li>• To fulfill our legal obligations.</li> </ul>	No
Complete account access credentials (such as usernames, account numbers, or card numbers combined with required access/security code or passwords)	<ul style="list-style-type: none"> <li>• To provide you with products and services reasonably expected (access to your accounts and make payments from your online account)</li> <li>• To prevent, detect, and investigate security incidents.</li> </ul>	No

	<ul style="list-style-type: none"> <li>• For short term transient use to, for example, process your payment if you do not save your card on your account</li> <li>• To resist malicious, deceptive, fraudulent, or illegal actions directed at us</li> <li>• To verify or maintain the quality or safety of a product or service</li> <li>• Other notified purposes where the collection and processing is not for the purpose of inferring characteristics about a consumer</li> <li>• To fulfill our legal obligations</li> </ul>	
Racial or ethnic origin	<ul style="list-style-type: none"> <li>• To resist malicious, deceptive, fraudulent, or illegal actions directed at us</li> <li>• Other notified purposes where the collection and processing is not for the purpose of inferring characteristics about a consumer</li> <li>• To fulfill our legal obligations</li> </ul>	No

**Retention**

Except as otherwise permitted or required by applicable law or regulation, we will retain your personal information for as long as reasonably necessary to fulfill the purposes for which we collected it or for other compatible purposes that we have disclosed.

For example:

- If you are a loyalty card member, we retain personal information related to your loyalty card account for so long as you are a customer.
- We keep CCTV footage for 45 days, unless needed for safety, security, or legal purposes.

**3. Other CCPA Disclosures**

The following is a description of our online and offline information practices over the previous 12 months and other disclosures required by the CCPA.

**(A) Personal information collected**

The categories of personal information and sensitive personal information that we have collected about consumers in the past 12 months are the same as the categories described in our [Notice at Collection](#).

**(B) Sources of personal information**

Please refer to [How we collect your personal information](#), which describes the sources of personal information.

**(C) Purpose for collecting personal information.**

Please see our [Notice at Collection](#) for an explanation of the reasons we collect personal information.

#### (D) Information about personal information that we have sold or shared

Fred Meyer Jewelers is committed to delivering great products, great experiences, and great values. From time to time, we may use or disclose your information in a manner that is considered a "sale" or "sharing" under California law to provide the most relevant product recommendations and deliver marketing messages and personalized offers through select companies (e.g., analytics, advertising, and technology companies). Those companies help us match your interests with brands who want to send promotions and offers that we believe save you money on products you buy frequently, and help you discover new products or services that you might like. When we work with these companies, your privacy, data integrity and security remain a priority.

The table below identifies the categories of information we have sold or shared and the categories of third parties to whom information was sold or shared during the last 12 months. We do not knowingly sell or share the personal information of consumers under the age of 16.

In cases where we have sold or shared personal information, we have done so for the following purposes:

- To operate our business
- To conduct marketing, personalization, and advertising
- For [Interest-Based Advertising](#) including cross-context behavioral advertising purposes
- To conduct business analytics

Sold or Shared During Prior 12 Months	
Personal Information Category	Categories of Third Parties
Identifiers	Adtech partners or vendors, social networks, internet service providers, technology vendors, analytic providers, third-party matching agents
California Customer Records personal information	Adtech partners or vendors, internet service providers, technology vendors, analytic providers, third-party matching agents
Characteristics of protected classifications under California or federal law (i.e., gender, age)	Adtech partners or vendors
Commercial information	Adtech partners or vendors, social networks, internet service providers, technology vendors, analytic providers
Internet or other electronic network activity information.	Adtech partners or vendors, social networks, internet service providers, technology vendors, analytic providers
Inferences from personal information collected	Adtech partners or vendors, social networks, internet service providers, technology vendors, analytic providers, third-party matching agents

#### (E) Personal information that we have disclosed for a business purpose

During the prior 12 months, we have disclosed personal information for the following business purposes:

- To provide you with products and services
- To provide product recall notifications.

- To operate our businesses
- To conduct marketing, personalization, and advertising
- To communicate with you
- For research purposes
- To design and develop new product and service offerings
- To conduct business analytics
- For safety and security purposes
- To improve our products and service offerings
- For other internal business purposes
- To fulfill our legal obligations.
- To fulfill or meet the request

The table below describes the categories of recipients to whom information was disclosed for a business purpose during the prior 12 months:

<b>Disclosed During the Prior 12 Months</b>	
<b>Personal Information Category</b>	<b>Categories of Recipients</b>
Identifiers	Adtech partners or vendors, internet service providers, technology/SaaS providers, analytic providers, third-party matching agents
California Customer Records personal information	Adtech partners or vendors, internet service providers, technology/SaaS providers, analytic providers, third-party matching agents
Characteristics of protected classifications under California or federal law	Adtech partners or vendors, internet service providers, technology/SaaS providers
Commercial information	Adtech partners or vendors, internet service providers, Technology/SaaS providers, analytic providers, third-party matching agents, professional service providers
Internet or other electronic network activity information.	Adtech partners or vendors, internet service providers, technology/SaaS providers, analytic providers
Geolocation data	Technology vendors, delivery providers
Sensory data	Professional service providers, Technology/SaaS providers, Government agencies
Professional or employment-related information	Technology/SaaS providers
Inferences from personal information collected	Adtech partners or vendors, internet service providers, technology/SaaS providers, analytic providers

#### **4. Your California Privacy Rights**

The CCPA provides California consumers (residents) with specific rights regarding their personal information including:

- The right to know about personal information we collect about you and how it is used and disclosed
- The right to delete personal information (with some exceptions)
- The right to correct inaccurate personal information
- The right to opt-out of the sale and sharing of your personal information for cross-context behavioral advertising
- In some cases, the right to limit the use or disclosure of sensitive personal information
- The right to non-discrimination for exercising your CCPA rights

### **(A) Your Right to Know**

You have the right to know what personal information we have collected about you. Once we receive your request and verify your identity (as described below), we will disclose to you:

- The categories of personal information
- The categories of sources from which the personal information has been collected
- The business or commercial purpose for collecting or selling personal information
- The categories of third parties with whom we disclose your personal information.
- The specific pieces of personal information we have collected about you
- If we sold your personal information or shared your personal information for cross-context behavioral advertising, the categories of personal information we have sold or shared.

### **(B) Your Right to Delete**

You have the right to request that we delete personal information that we have collected from you and retained, subject to certain exceptions. Once we receive your request and verify your identity, we will review the request to see if an exception applies that allows us to retain some or all your information. We may deny your deletion request if retaining the information is necessary for us or our service providers to:

- Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, fulfill the terms of a written warranty or product recall conducted in accordance with federal law, or otherwise perform our contract with you.
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
- Debug products to identify and repair errors that impair existing intended functionality.
- Exercise free speech or to ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
- Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 et. seq.).
- Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent.
- Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
- Comply with a legal obligation.
- Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

We will delete or deidentify personal information not subject to one of these exceptions from our records and will direct our service providers to take similar action. If an exception applies, we will provide you information about that exception.

### **(C) Your Right to Correct**

You have the right to correct inaccurate personal information that we maintain about you. In some cases, we may ask that you provide additional documentation to support your request. Once we receive your request and verify your identity, we may deny your request to correct personal information if we believe that the personal information that we maintain is more likely than not accurate based upon the totality of the circumstances.

#### **(D) Your Right to Opt-Out of Sales and Sharing for Cross-Context-Behavioral Advertising**

We do not sell or share personal information of consumers who we know are younger than 16 years of age.

Some of our websites use cookies or other tracking technologies which may be considered a sale under the CCPA or may be used for cross-context behavioral advertising. Apart from our website, we may disclose or otherwise make your data available to others in a manner that is considered a sale under the CCPA.

You may request that we stop selling and sharing your personal information ("opt-out"). With some exceptions, we cannot sell your personal information after we receive your opt-out request unless you later provide authorization allowing us to do so again. We must wait at least 12 months before asking you to opt back into the sale of your personal information.

#### **(E) Your Right to Limit Use of Your Sensitive Personal Information**

In some cases, you have the right to limit use of your sensitive personal information such as precise geolocation information, which is considered sensitive personal information under the CCPA.

We do not provide a right to limit your sensitive personal information in cases where we are permitted to use such data under the CCPA without offering you the right to limit your use.

#### **(F) Right to Non-Discrimination**

You have the right not to be discriminated against for exercising any of your CCPA rights.

### **5. How to Exercise Your CCPA Rights**

#### **(A) Your right to know, delete, or correct**

To exercise your right to know, delete, or correct as described above, please submit a request by either:

- Selecting the privacy right you wish to exercise on our [privacy request form](#)
- Calling us at **1-800-KROGERS (1-800-576-4377)**

We will only use personal information provided in a consumer request to verify the request. We will not further disclose the personal information and will retain it only as necessary for the purpose of verification and to meet our legal obligations. We cannot fulfill your request if we cannot verify your identity or authority to make the request and confirm the personal information that is the subject of the request relates to you.

#### **(B) Your right to opt-out of sales and sharing**

To exercise the right to opt-out, you (or your authorized representative) may submit a request to us by visiting our privacy preference center.

#### **Opt-Out Preference Signals**

You may also opt out of the of sales or sharing on our website through an opt-out preference signal. To process your request through an opt-out preference signal, you must use a browser supporting the preference signal. If you choose to use an opt-out preference signal, we will opt you out of sales and sharing in the context of cookies and tracking technologies from the browser for which you have the opt-out preference signal enabled.

### **6. Who May Submit Requests?**



Only you, or someone legally authorized to act on your behalf (an authorized agent), may make a request under the CCPA on another consumer's behalf. You may also make a verifiable consumer request on behalf of your minor child.

### **Requests to know, correct or delete:**

If you use an authorized agent to submit a request, we may require that the authorized agent provide us with proof that you gave the agent signed permission to submit the request. In addition, we may also require you to do either of the following: (1) verify your own identity directly with us; or (2) directly confirm with us that you have provided the authorized agent permission to submit the request on your behalf. These requirements of proof do not apply if the agent has a power of attorney pursuant to California Probate Code.

We may deny a request from an authorized agent if the agent cannot meet the above requirements. Further, before responding to a request from an authorized agent, we will still require the authorized agent provide us with enough information so that we can verify your identity.

### **Requests to opt-out and limit sharing:**

You may also use an authorized agent to exercise opt-out rights and to limit the use of sensitive personal information. In each case the agent must provide us with documentation demonstrating that you have provided signed permission to the agent to exercise these rights with us on your behalf. We may deny the request if we do not receive such proof.

## **7. How Often Can You Submit Requests?**

With limited exceptions, you may only make a verifiable consumer request to know your personal information twice within a 12-month period.

## **8. How Do We Verify Requests?**

Before fulfilling your request, we take steps to verify you are who you say you are or that you have authority to act upon someone else's behalf. One way we verify you is through your account. If you do not provide your account number, we may request additional information that we need to verify you and, if you are submitting a request on behalf of someone else, to verify that you are permitted to act on that person's behalf.

When we contact you to request verification information, please respond and provide the information that we have requested. Depending on the nature of the request you make, we may require you to verify your identity to either a "reasonable degree of certainty" or "high degree of certainty". This means that we need to match two or three pieces of information that we hold about you with information that you provide to us. In addition, we may ask for knowledge-based qualifiers during the verification process. This data we need to match or ask for you to provide could include, but is not limited to, email address, Loyalty ID, mailing address, phone number, date of last purchase and purchase amount.

In some cases, we may require you to sign a declaration under penalty of perjury that you are the consumer whose personal information is the subject of the request or that you are authorized to make the request on behalf of someone else.

In addition to providing the information we need to verify you or your authority, you must provide us with enough information so that we can understand, evaluate, and respond to your request. We cannot respond to your request or provide you with personal information if we cannot confirm the personal information relates to you.

We will only use personal information provided in the request to verify the requestor's identity or authority to make it.

## 9. CCPA Metrics Report

We have prepared a report on the status of CCPA privacy requests for the previous year. This report details the number of requests to know, requests to delete, requests to opt out of sale and sharing, requests to correct and requests to limit the use of sensitive personal information that we received, complied with, and denied as well as the mean number of days within which we responded to each privacy request. To view the CCPA metrics report, click [here](#).

## 10. Notice of Financial Incentive

Our loyalty programs provide you with discounts on eligible products and services and the opportunity to earn points (i.e., Fuel Points, Points Rewards Plus Points) that provide discounts on participating items and at participating gas stations when you shop in-store or on-line. Your use of the loyalty program when you shop in-store and online enables us to select and personalize coupons, promotions, and other discounts or offers, based on what you buy in the stores and on e-commerce portals you may use. This Program is subject to termination at any time at our sole discretion.

Participation in our loyalty programs is voluntary. By signing up for one of our loyalty programs, you affirm that you are over the age of 16 and consent to the collection, use, sale, sharing, and retention of your personal information in connection with the program. Why we collect, how we collect, how we disclose, and how we protect your personal information are further described in our privacy notice. Our loyalty programs are valuable to us as they help us to understand what matters to you, our customer. In determining the value of your information to us, we consider the profit generated from our product and service offerings that use personal information, which is reasonably related to the value provided to the consumer through personalized coupons, promotions, and other discounts or offers. As part of our loyalty programs, our most loyal shoppers save over \$1,000 on average per year.

If you wish to withdraw your consent and opt out of any of our loyalty programs, you can contact Kroger's Customer Contact Center by telephone at **1-800-KROGERS (1-800-576-4377)**.

The material terms for each of our loyalty programs are as follows:

Program	Incentive Offered	Material Terms	How to Opt-In	Value of the Customer Data
<b>Ralphs, Food4Less or Foods Co. Plus Rewards</b>	Members receive: <ul style="list-style-type: none"> <li>• Exclusive specials, promotions, and sales</li> <li>• Opportunity to earn fuel points every time you shop, redeemable for fuel savings at Ralphs, Food4Less</li> </ul>	<ul style="list-style-type: none"> <li>• Only available at participating stores.</li> <li>• Additional information about the program regarding <a href="#">Fuel Points</a> and <a href="#">Terms and Conditions</a>.</li> <li>• Categories of personal information collected: <ul style="list-style-type: none"> <li>○ Unique personal identifiers (e.g., your name and online identifiers)</li> <li>○ Personal records (e.g., your address</li> </ul> </li> </ul>	Register for an account online or at a participating store.	\$1.75/customer

	<p>or Foods Co. and participating partner stations</p> <ul style="list-style-type: none"> <li>• Personalized coupons and offers, content and experiences</li> <li>• Online or in-app ordering for pickup or delivery with the creation of a digital account</li> </ul>	<p>and phone number, financial and payment information such as your credit and debit card information)</p> <ul style="list-style-type: none"> <li>○ Commercial information (e.g., your purchase and transaction history)</li> <li>○ Internal or other network activity information (e.g., browsing history, search history)</li> <li>○ Geolocation information</li> <li>○ Sensory data (e.g., recordings of customer care calls, CCTV)</li> <li>○ Inferences (e.g., your interest segments)</li> <li>○ Characteristics of protected classifications (e.g., your gender)</li> </ul>		
<b>Boost</b>	<p>Members receive free delivery, subject to restrictions depending on membership level, streaming benefits, and double fuel points on qualifying purchases.</p>	<ul style="list-style-type: none"> <li>• Only available at participating stores.</li> <li>• Additional information available at <a href="#">Boost Terms</a></li> <li>• For information about the streaming benefits, see <a href="#">here</a> (must be over the age of 18)</li> <li>• Unless you cancel, by default (and with prior notice to the extent required by applicable law), your boost membership will automatically renew, and the applicable membership fee will be automatically charged to you at the time of renewal with a credit or debit card on file. Your membership will renew on your set renewal date. To avoid charges, you will need to cancel your membership prior to that date.</li> </ul>	<p>Register for an account online</p>	<p>\$1.75/customer</p>

		<ul style="list-style-type: none"> <li>• Categories of personal information collected: <ul style="list-style-type: none"> <li>○ Unique personal identifiers (e.g., your name and online identifiers)</li> <li>○ Personal records (e.g., your address and phone number, financial and payment information such as your credit and debit card information)</li> <li>○ Commercial information (e.g., your purchase and transaction history)</li> <li>○ Internal or other network activity information (e.g., browsing history, search history)</li> <li>○ Geolocation information</li> <li>○ Sensory data (e.g., recordings of customer care calls, CCTV)</li> <li>○ Inferences (e.g., your interest segments)</li> <li>○ Characteristics of protected classifications (e.g., your gender)</li> </ul> </li> </ul>		
<b>Points Rewards Plus</b>	When a customer enrolls, they can earn 1000 points for every \$40 spent on purchases of qualifying products during each qualifying period at participating Kroger stores, thru in-store and/or ecommerce transactions, using their individual Plus Card account. Once earned,	<ul style="list-style-type: none"> <li>• Only available at participating stores.</li> <li>• Additional information available at <a href="#">Points Rewards Plus Terms</a>.</li> <li>• Points Rewards Plus is open only to individuals who are legal residents and physically located in one (1) of the fifty (50) United States or the District Columbia and who are eighteen (18) years of age or older at the time of participation</li> <li>• Customer must have a valid Kroger Plus Card account.</li> </ul>	Register for an account online	\$1.75/customer

	<p>points will be deposited into the member's account profile and can be used to acquire digital rewards.</p>	<ul style="list-style-type: none"> <li>• Members can redeem points anytime during the redemption period defined in the <a href="#">Points Rewards Plus Terms</a></li> <li>• Categories of personal information collected: <ul style="list-style-type: none"> <li>○ Unique personal identifiers (e.g., your name and online identifiers)</li> <li>○ Personal records (e.g., your address and phone number, financial and payment information such as your credit and debit card information)</li> <li>○ Commercial information (e.g., your purchase and transaction history)</li> <li>○ Internal or other network activity information (e.g., browsing history, search history)</li> <li>○ Geolocation information</li> <li>○ Sensory data (e.g., recordings of customer care calls, CCTV)</li> <li>○ Inferences (e.g., your interest segments)</li> <li>○ Characteristics of protected classifications (e.g., your gender)</li> </ul> </li> </ul>		
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If a loyalty program member chooses to exercise their CCPA privacy rights, the following activities will be taken by Kroger to fulfill the member's request:

- No loss of benefits for delivery or fuel points will occur for anyone in the household if opting out of sale of personal information for as long as you remain a member of the applicable loyalty program. Opting out of sale may result in receiving fewer personalized offers and services.
- If you request to be deleted and we can verify your eligibility to make the request, we will delete your contact information including your physical address and email. This will make it impossible for us to provide many services to you including delivery, email communications and personalized offers, content and experiences. You will continue to receive Fuel Point benefits for as long as you remain a member of the program.

**11. Other California Disclosures**

### **(A) Shine the Light**

California's "Shine the Light" law (Civil Code Section § 1798.83) permits California residents to opt out of our disclosure of your personal information to third parties for their direct marketing purposes. You may do so by submitting an "opt out" of sales and sharing request via our CCPA request form below:

#### [Privacy Request Form](#)

Californians may request information about our compliance with this law by contacting us [KrogerPrivacyOffice@Kroger.com](mailto:KrogerPrivacyOffice@Kroger.com) or by sending a letter to:

The Kroger Co.  
1014 Vine Street  
Cincinnati, Ohio 45202  
Attention: Privacy Officer

Any such request must include your name and "California Shine the Light Privacy Rights Request" in the first line of the description and, if sent by mail, must include your street address, city, state, and zip code.

Please note that "Shine the Light" rights and CCPA rights are granted by different laws and must be exercised separately.

### **(B) Do Not Track**

We do not respond to "Do Not Track" (DNT) signals. However, we do honor opt-out preference signals (global privacy control) as described [above](#).

### **Other State Consumer Privacy Disclosures**

The disclosures in this section supplement our general privacy notice and are made pursuant to the following state consumer privacy laws:

- Colorado Privacy Act
- Connecticut Data Privacy Act
- Delaware Personal Data Privacy Act
- Florida Digital Bill of Rights
- Iowa Consumer Data Protection Act
- Montana Consumer Data Privacy Act
- Nebraska Data Privacy Act
- New Hampshire Privacy Act
- New Jersey Privacy Act
- Oregon Consumer Privacy Act
- Texas Data Privacy and Security Act
- Utah Consumer Privacy Act
- Virginia Consumer Data Protection Act

For the purposes of this section, these laws will be referred to collectively as State Consumer Privacy Laws. References to "personal information" in our general privacy notice describe our practices with respect to "personal data," as defined under these State Consumer Privacy Laws.

#### ***Categories of Personal Data and Purposes of Processing***

You can learn more about the categories of personal data and sensitive data that we collect about consumers and the purpose for processing your personal data and sensitive data by visiting our [CCPA Notice at Collection](#).

#### ***Categories of Personal Data Shared with Third Parties***

We may use, disclose, or make available the categories of personal data listed below for targeted advertising purposes or in a manner that we have determined is likely considered a "sale" under the State Consumer Privacy Laws:



- Personal identifiers
- Contact information
- Transaction and commercial information
- Online and other technical information
- Inferences

When we disclose or otherwise make available such information, we may do so to the following categories of third parties: adtech partners or vendors, social networks, internet service providers, technology vendors, analytic providers, third-party matching agents, and/or data brokers. You can learn more about how third parties may process personal data by visiting the [How We Share Your Information](#) section above.

### ***Your Rights Under State Consumer Privacy Laws***

If you are a resident of a state that has enacted a State Consumer Privacy Law, then, subject to certain conditions and exclusions, you have the following rights with regard to your personal data:

1. Right to access. You have the right to request access to and obtain a copy of any personal data that we may hold about you.
2. Right to correct. You have the right to request that we correct inaccuracies in your personal data. Although Iowa and Utah laws do not grant its residents this right, we grant Iowa and Utah residents the right to request correction of their data.
3. Right to delete. You have the right to request that we delete personal data that we have collected from or obtained about you.
4. Right to opt out of the sale of personal data. You may request that we stop disclosing or making available your data in a way that is considered a "sale".
5. Right to opt out of targeted advertising. You may request that we stop disclosures of your personal data for targeted advertising.
6. Right to withdraw consent/opt out of the processing of sensitive data. If you have previously granted us consent to process your sensitive data, you have the right to withdraw consent/opt out of further processing of your sensitive data.
7. Right to opt out of profiling. You have the right to opt out of profiling in furtherance of decisions that produce legal or similarly significant effects. *We do not profile in a manner that would result in legal or similarly significant effects and as such do not offer this right.*
8. Right to appeal. If you live in Colorado, Connecticut, Delaware, Florida, Iowa, Montana, Nebraska, New Hampshire, New Jersey, Oregon, Texas or Virginia and are unsatisfied with our decision not to take action on your request to exercise one of your privacy rights, you may appeal our decision. Although Utah law does not grant its residents this right, we accept appeals from Utah residents using the same process.
9. Right to non-discrimination. If you choose to exercise any of the privacy rights described above, we will not deny our products or services to you, charge you different prices or provide a different level or quality of products or services to you unless those differences are related to the value of your personal data.
10. Oregon Residents. If you live in Oregon, you have the right to request a list of third parties to which we disclosed personal data.
11. Delaware Residents. If you live in Delaware, you have the right to request a list of the categories of third parties with whom we disclose your personal data.

### ***How to Exercise Your Rights Under State Consumer Privacy Laws***

You may exercise your privacy rights, by either:

- Submitting a request online:
  - For opt out of sale or targeted advertising by visiting our privacy preference center
  - For all other privacy requests by clicking on the privacy request form below:

[Privacy Request Form](#)

- Calling us at **1-800-KROGERS (1-800-576-4377)**

We will only use personal data that you provide in a request to authenticate the request. We will not further disclose the personal data and will retain it only as necessary for the purpose of authentication and to meet our legal obligations. We cannot fulfill your request if we cannot authenticate it and confirm the personal data that is subject of the request relates to you.

### ***Opt-out Preference Signals***

You may also be able to opt out of the sale of your personal data or targeted advertising through an opt-out preference signal. To process your request through an opt-out preference signal, you must use a browser supporting the preference signal. If you choose to use an opt-out preference signal, we will opt you out of the sale of your personal data and targeted advertising in the context of cookies and tracking technologies from the browser for which you have the opt-out preference signal enabled.

### ***Authorized Agents***

In certain states, you may use an authorized agent (a person or entity acting on your behalf) to submit a request to opt-out out of our processing of personal data for the purposes of targeted advertising or sales. If you use an authorized agent to submit a request, we will not act on that request unless we are able to authenticate, with commercially reasonable effort, both your identity and the authorized agent's authority to act on your behalf.

### ***Colorado Loyalty Program***

We offer Colorado customers access to our various loyalty programs (i.e., King Soopers or City Market Rewards, Boost, and Points Rewards Plus). Participation in our loyalty programs is voluntary. Why we collect, how we collect, how we disclose, and how we protect your personal data are further described in our privacy notice. Our loyalty programs are valuable to us as they help us to understand what matters to you, our customer.

We may disclose your personal data to third parties and our loyalty program partners in conjunction with our loyalty programs in order to provide you with discounts on eligible products and services. Our processing of your personal data also provides you the opportunity to earn points (i.e., Fuel Points, Points Rewards Plus Points) that provide discounts on participating items and at participating gas stations when you shop in-store or on-line. By disclosing your personal data to third parties and loyalty program partners, you enable us to select and personalize coupons, promotions, and other discounts or offers, based on what you buy in the stores and on e-commerce portals you may use. These loyalty programs are subject to termination at any time at our sole discretion.

We may sell or process for targeted advertising, the following categories of personal data in connection with your enrollment in our loyalty programs: personal identifiers, contact information, transaction and commercial information, account information, online and technical information, usage information, general demographic information, and inferences. The following categories of third parties may receive personal data in connection with our loyalty programs: adtech partners or vendors, social networks, internet service providers, technology vendors, analytic providers, third-party matching agents, and/or data brokers.

The following table describes our loyalty program partners and the benefits that they provide.

<b>Bona Fide Loyalty Program Partners</b>	<b>Bona Fide Loyalty Program Benefit</b>
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Consumer Package Goods (CPG) companies	Personalized coupons, offers, discounts and content. Discounts on participating items at our stores, online, and at participating gas stations  Enhanced selection of goods and services  Cash back rewards
Gift card providers	Fuel points
Streaming providers (for Boost members only)	Access to certain streaming services depending on your Boost membership

If a loyalty program member chooses to delete the personal data associated with the loyalty program and we can verify your eligibility to make the request, we will delete your contact information including your physical address and email. This will make it impossible for us to provide many services to you including delivery, email communications and personalized offers, content and experiences. You will continue to receive Fuel Point benefits for as long as you remain a member of the program.

### **Oregon**

The following Kroger Family of Companies act as a controller of Oregon residents' personal information:

<b>Banner/Brand</b>	<b>Entity Registered with Oregon Secretary of State</b>
84.51	84.51 LLC
Fred Meyer QFC	Fred Meyer Stores, Inc.
Fred Meyer Jewelers	Fred Meyer Jewelers, Inc.
Home Chef	Relish Labs, LLC
Kroger	The Kroger Co.