

# Kohl's Charge Site Privacy Policy

(Updated as of November 21, 2014)

## Scope

Welcome! This privacy policy applies to customer information collected and used by Kohl's Corporation and its affiliates in Kohl's retail stores ("Stores") and on our "Site." For purposes of this privacy policy, "Site" means those websites linking to this Policy, including without limitation, MyKohlsCharge.com, Credit.kohls.com, Activate.kohls.com, Charge.kohls.com and Apply.kohls.com, its related subdomains and microsites, Kohl's mobile applications and the web sites accessed through Kohl's kiosks and/or your mobile device. To view your separate Kohls.com Privacy Policy, please visit Kohls.com.

Please take a moment to read our Privacy Policy ("Policy") which explains what type of information is collected both in our Stores and through our Site, how that information is used, to whom it is disclosed, and how it is safeguarded. By using the Site and shopping in our Stores, you agree to the terms of this Policy and our use of your information as described in this Policy, and you expressly agree to comply with Kohl's Terms of Use and Legal Notices available on MyKohlsCharge.com and Kohls.com, respectively.

## Types of Information We Collect

### (a) Information Collected When You Interact with Kohl's:

We collect information, including personal information, from you in a variety of ways when you interact with Kohl's, both in our Stores and through our Site. Examples of information we may collect include your name, home address, email address, telephone number, mobile phone number, precise location information, mobile device identification, Site traffic and navigational information, credit card number, purchase and order information, demographical information and event-related information for gift registries. Such information can be collected, for instance, when:

- You apply online for a Kohl's Charge.
- You activate or register your My Kohl's Charge.
- You balance, make a payment or review past statements.
- You sign-up for or use Kohl's Charge SMS Alerts or similar programs.
- You sign-up to receive e-mails or text messages.
- You click on sponsored links or third-party advertisements.
- You install, use, and navigate Kohl's mobile applications and/or mobile website.

### (b) Information from Other Sources:

We may receive information about you from other sources and third parties. For instance, we obtain information from companies to enhance our existing customer information, such as improving the accuracy of the information we have about our customers.

## How We Use Your Information

Examples of how we may use your information include: (i) to process your credit application and/or payments; (ii) to provide online account access; (iii) for verification purposes; (iv) to respond to your inquiries and communicate with you; (v) to improve our Site and our Stores; (vi) to deliver services and information about our products, promotions, services or websites; and (vi) other authorized purposes outlined in our Cardmember Agreement with you, as applicable.

## How We Share Your Information

(a) Internally: We may share your information within Kohl's Corporation, including with our affiliates

(b) Merger or Acquisition. In the event that Kohl's and/or its affiliates would merge with, acquire or be acquired by another business entity as well as (or portions through) an asset sale or is involved in a corporate reorganization or other change of control, some or all of the personal information collected about you could be shared, as well as retained by Kohl's.

- (c) Service Providers: We provide your information to companies that provide support services to Kohl's, such as: printers, marketing providers, analytics companies, web hosting providers, contest and survey administrators, call center service providers, payment processors, fulfillment and logistics vendors and data verification providers. We may also share your personal information with third parties that provide financial products and services related to our business, such as Kohl's Charge. These companies need your personal information to perform their functions, to fulfill your requests and to make your shopping experience more satisfying.
- (d) Legal or Safety Requirements: Kohl's may disclose specific information about you if necessary to do so by law or based upon our good faith belief that it is necessary to conform or comply with the law, to protect users of our Site or the Site itself, to protect the public or to otherwise protect and defend the rights and property of Kohl's.

## Mobile and Location-Based Services

The following applies to your use of Kohl's mobile website, mobile applications, and/or Kohl's Wi-Fi Services in our Stores:

- (a) Text Messages & Mobile Coupons: Kohl's distributes mobile coupons and text messages, including Kohl's Charges SMS Alerts, to mobile devices of customers who have requested the coupons and consented to the text messages via an opt-in request. The opportunity to opt-out of a specific text message marketing campaign will be made available with the messages we send. Refer to "Choices Regarding Your Information" section below for more options.
- (b) Information Collected Automatically: Kohl's collects certain information automatically, such as the type of mobile device you use; device identifier; your mobile operating system; pages you visit on our mobile site; search terms; the type of mobile Internet browsers you use; and information about the way you use our mobile website and applications.
- (c) Precise Location Information: If you elect to utilize the location-based features and functionalities made available by Kohl's through its mobile website or mobile applications, or simply by using Kohl's Wi-Fi Services in our Stores, Kohl's may collect mobile device identification and precise, real-time location-based information from technologies like Wi-Fi, or cell tower triangulation (or a combination of these technologies). If you do not want Kohl's to use location-based information, please refrain from using Kohl's Wi-Fi services or any location-based service offered through our mobile website or through a Kohl's mobile application or click "Don't Allow" when your mobile device requests your location-based information. Once you elect to allow location-based services through a Kohl's mobile application, you are agreeing that we can use your location data when you use location-based features like the store locator, and we can continue to collect your location information when you are at a Kohl's Store unless you turn off location-based services for the Kohl's mobile application. Refer to "Choices Regarding Your Information" section below for more options.
- (d) Other Information: With respect to other information collected through our mobile website or Kohl's mobile applications, we may collect the same type of information as addressed in "Types of Information We Collect" and will use and share the collected information in the manner described in "How We Use Your Information" and "How We Share Your Information."

## Cookies & Similar Technologies

- (a) General. A cookie is a small text file sent by a website that is stored on your hard drive by your computer's browser. On the Site, we use two kinds of cookies: session cookies and persistent cookies. Session cookies exist only for as long as your browser remains open. Persistent cookies last from visit to visit and do not go away when you exit your browser. We use persistent cookies to give you a more personalized experience and to streamline your website navigation. Managing cookies varies from browser to browser, so please refer to your browser for further information. If you would like to disable cookies from the Site, please use the help function in your web browser to restrict cookies from our Site. If you block cookies from the Site, you may not be able to use interactive features of our Site.

We also use pixel tags (sometimes called "web beacons" or "clear gifs"), which are tiny graphic images, on our websites and in our emails. Pixel tags help us analyze our customers' online behavior, collecting information about your visit, including pages you view, links you click, whether you open an email or if our banner ads on our Site or other websites are effective. The information collected may include your computer's Internet protocol (IP) address,

your browser type, your operating system, date and time information, and other technical information about your computer. We may also track certain information about the identity of the website you visited immediately before and immediately after coming to our Site, including banner ads bringing you to or taking you from Kohls.com

Identifiers for Advertising (“IFA”) or other device identifiers may be used when you use Kohl’s mobile application or utilize Kohl’s Wi-Fi Services in Stores, as described in the Mobile and Location-Based Services portion of this Policy.

Kohl’s may also use service providers and/or third party analytic companies acting on behalf of Kohl’s to implement these cookies, pixel tags and similar technologies to help us track, collect and analyze this information to improve our Site.

- (b) Technology Used to Serve Advertisements on Websites. Kohl’s and our third-party advertising vendors, such as Google, use first- and third- party cookies to inform, optimize and serve ads on our website and other websites based upon a user’s past visits to our Site and other websites, and to report upon how Kohl’s ad impressions and other ad services are related to the Site. We may combine and associate the information we collect through these technologies with other information we have collected from and about you. This collective information may be used by our third-party advertising vendors for interest-based advertising (also called “online behavioral advertising”) on our website and other websites across the internet in order to personalize your online experience, improve our Site and other websites, and to tailor Kohl’s and other companies’ marketing to you. To learn more about this process or to opt-out of this type of advertising, visit [www.networkadvertising.org/choices/](http://www.networkadvertising.org/choices/).

## Choices Regarding Your Information

(a) Email: Each promotional email you receive from Kohl's will offer you the continuing opportunity to cancel or opt-out of Kohl's email list. In addition, if you decide that you would rather not receive promotional emails from us in the future, you may unsubscribe at this address: [http://www.kohls.com/homepage/sale\\_alert\\_unsub.jsp](http://www.kohls.com/homepage/sale_alert_unsub.jsp)

(b) Text Messages & Mobile Coupons: If you have signed up for text messages, including Kohl’s Charge SMS Alerts, and/or mobile coupons, but later decide you no longer wish to receive them, you can simply follow the opt-out instructions provided in each mobile message, or you can contact Kohl's Customer Service toll free at (866) 887-8884.

(c) Mobile Application and Location Based Services: If you do not want Kohl’s to use location-based information, please refrain from using a location-based service or functionality or click "Don’t Allow" when your mobile device requests your location-based information. In addition, if you previously opted into Kohl’s collection and use of location-based information through our mobile application, you may turn off location-based services for the Kohl's mobile application at any time through the Settings on your mobile device.

Additionally, you can stop collection of all location-based information by uninstalling the application and refraining from using Kohl’s Wi-Fi Services available in some Stores. You may use the standard uninstall processes as may be available as part of your mobile device or via the mobile application marketplace or network.

(d) Postal Mail: If you wish to be removed from the list of customers who receive direct mail through the post mail, please contact Kohl’s Customer Service toll free at (866) 887-8884 or send your request to the following address (please be sure to include your full name and mailing address where you are receiving the direct mail that you wish to discontinue):

Kohl's Department Stores, Inc.  
PO Box 3120  
Milwaukee, WI 53201

- (e) Cookies & Similar Technologies. Refer to the Help function of your browser to learn more about cookie settings and options. Refer to your e-mail client to learn how to disable pixel tags by turning-off images in Kohl’s e-mails.
- (f) Interest-Based Advertising: For more information about opt-out programs that our third party advertising vendors may participate in, and the effect of opting out, you can visit <http://www.networkadvertising.org/choices/>.
- (g) Other Website Analytics Services: To learn more about the analytic services provided to Kohl’s by Omniture and Google, respectively, and/or to exercise your opt-out choices, please click on the following links:

- Omniture: <http://www.adobe.com/privacy.html>
- Google Analytics: <http://www.google.com/analytics/learn/privacy.html> and <https://www.google.com/settings/ads>

(h) **Update Your Information:** If you elect to register your Kohl's Charge account with the Site(s), you can update the information you previously provided to us by simply signing back into your account. Separately, if you have created a Kohls.com shopping account and/or a gift registry, you can update your information by signing back into your account or registry. If you have any other requests, please contact Kohl's Customer Service toll free at (866) 887-8884 or send your request to the following address:

Kohl's Department Stores, Inc.  
PO Box 3043  
Milwaukee, WI 53201

### **California Privacy Rights**

Under California law, California residents are entitled to ask us for a notice describing what categories of personal information we share with third parties for their direct marketing purposes. The notice will identify the categories of personal information shared with third parties, as well as the name and address of the third parties that receive such personal information. If you want a copy of this notice, please submit a written request, specifying that you want a "Kohl's California Privacy Notice," to the following address:

Kohl's Department Stores, Inc.  
Attn. Kohls.com Team  
PO Box 3043  
Milwaukee, WI 53201.

### **California Do Not Track Disclosure**

California residents are also advised that Kohl's (and certain third parties authorized by Kohl's) does track users' behavior on our Site and across websites for the purpose of serving targeted ads, for instance, or as further described in the How We Use Your Information above. As noted, we use third-party advertising vendors that use first- and third- party cookies to gather information as customers interact with Kohl's Site and interact with other websites. Once gathered, this information helps Kohl's and other companies to serve ads on our website and other websites. For information about opt-out programs that our third-party advertising vendors may participate in, and the effect of opting-out, you can visit <http://www.networkadvertising.org/choices/>. You should be aware that our Site may not recognize Do Not Track header information from some or all browsers.

### **Security**

Whether you are shopping in our Stores or on our Site, we maintain physical, technical and procedural security measures to protect the confidentiality of your personal information.

#### **(a) Online Security:**

Kohls.com utilizes Secure Sockets Layering ("SSL") to encrypt the information you provide (including, but not limited to, name, address and credit card number) as it is transmitted across the Internet to Kohls.com. This means you should not be able to place an order through an unsecured connection.

Although we will take reasonable security precautions regarding your personal information collected from and stored on the Site, because of the open nature of the Internet, we cannot guarantee that any of your personal information stored on our servers or on those of our third parties, or transmitted to or from Kohls.com, will be free from unauthorized access or disclosure. Accordingly, and as set forth in our Legal Notices, we disclaim any liability for any unauthorized access to, disclosure or damage to, interception of, theft, or loss of any data communications and/or personal information. By using the Site, you acknowledge that you understand and agree to assume these risks.

Kohl's is also BBB Accredited for the Web. Click on the BBB Seal below to learn more about this certification.



## ABOUT SSL CERTIFICATES

### (b) In-store Cameras:

Kohl's uses in-store cameras, primarily for fraud-detection and security, as well as for operational and customer insight purposes, such as measuring traffic patterns.

### **Children under 13**

The Site, including its mobile applications and tools, is not marketed to, and does not knowingly collect or maintain personal information from, children under the age of 13. No one under the age of 18 is allowed to apply for a Kohl's Charge (and, in some states such as AL and NE, the age minimum is 19).

### **Kohls.com Privacy Policy**

Please review the Kohls.com Privacy Policy available on Kohls.com for more information concerning how Kohl's uses the information you provide.

### **Links**

For your convenience, our Site may contain links to outside websites. Kohl's is not responsible for the web practices of those sites, and we expressly disclaim liability and responsibility for those links. Please view the respective privacy policies and terms of use provided on those sites if you have any questions about their web practices, which Kohl's has neither reviewed nor endorsed.

### **Changes in Policy**

As we continue to offer new and different types of content and services, Kohl's may modify our collection and use practices covered by this Policy. Should there be a material change to our information practices, it will be applied only to information collected on a go-forward basis, and we will update this privacy policy statement, as reflected by updating the date at the beginning of this Policy. For this reason, Kohl's encourages you to review this Policy statement each time you visit this Site.

### **How to Contact Us**

If you have any questions, comments or concerns with respect to our privacy practices or this Policy, please feel free to contact us at [customer.service@kohls.com](mailto:customer.service@kohls.com) or [kohls.account.help@kohls.com](mailto:kohls.account.help@kohls.com).