Privacy Disclosure

The LendingClub Privacy Disclosure (“Privacy Disclosure”) provides categories of personal information we may collect about employees, job applicants, and contingent workers and categories of how it may be used. This Privacy Disclosure is made under the California Consumer Privacy Act (“CCPA”).

In this Privacy Disclosure the terms “LendingClub,” “we,” “us,” and “our” refers to LendingClub Corporation and its affiliates and subsidiaries.

Personal Information

What is Personal Information?
Personal information includes anything that identifies, relates to, describes, is capable of being associated with, or could be reasonably linked, directly or indirectly, with a particular consumer or household. Personal information does not include such information if it is anonymous or in aggregate form, or if it has been rendered de-identified by removing personal identifiers.

Examples of personal information include:

- An individual’s name.
- Employee ID number.
- Home address.
- Home phone number.
- Personal email address.
- Names of family members.
- Date of birth.

We collect categories of Personal Information when you interact directly with us, such as when you apply for a job as a prospective candidate, interview for a position or participate in or conduct any activities as an employee of LendingClub or contingent worker working at LendingClub that is in accordance with applicable law. We also collect personal information about you from third parties such as credit reporting agencies and background check providers, payroll providers, benefits administrators, referral sources and references, and prior employers to the extent permitted by applicable law and as necessary for the purposes described below.

What Categories of Personal Information Do We Collect?
We may collect and maintain the following categories of personal information about you in accordance with applicable law:

a) Identifiers
   Types: This may include real name, home address, telephone number, date of birth, email address, unique identification number, emergency contacts, state issued identification, passport information, social security or other taxpayer/government identification number.
b) **Financial Information**  
*Types:* This may include payroll information, banking details, wage and benefits information, retirement account information, employee stock information, or results of a credit background check.

c) **Network Activities**  
*Types:* This may include voicemails, phone calls, e-mails, messaging, correspondence, documents, and other work product and communications created, stored or transmitted using our networks, applications, devices, computers or communications equipment, and information captured on security systems, and keycard entry systems.

d) **Audio, Visual, and Electronic Information**  
*Types:* This may include a picture of you, digital or digitized signature, or voice recordings from phone calls. We may also collect other communications between you and LendingClub like acknowledgements regarding our policies, including employee handbooks, ethics and/or conflicts of interest policies and computer and other corporate resource usage policies.

e) **Professional, Education, or Employment-related Information**  
*Types:* This may include date of hire, date(s) of promotions(s), work history, technical skills, educational background, professional certifications and registrations, language capabilities, and training records, your resume or CV, cover letter, previous and/or relevant work experience or other experience, education, transcripts, or information you provide to us in support of an application and/or the application and recruitment process. For employees or contingent workers, we may collect additional information like resignation or termination details, record of attendance, salary history, performance reviews and disciplinary records.

f) **Sensitive Information**  
*Types:* When not subject to an exemption, a category of information that is subject to the CCPA is referred to as "Sensitive Personal Information." This includes: a) a consumer's social security, driver's license, state identification card, or passport number; b) a consumer's account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account; c) a consumer's precise geolocation; d) a consumer's racial or ethnic origin, religious or philosophical beliefs, or union membership; e) the contents of a consumer's mail, email, and text messages unless the business is the intended recipient of the communication; and f) a consumer's genetic data. It also includes: (x) the processing of biometric information for the purpose of uniquely identifying a consumer; (y) personal information collected and analyzed concerning a consumer's health; and (z) personal information collected and analyzed concerning a consumer's sex life or sexual orientation. LendingClub does not use or disclose sensitive personal information if covered by and as described in the CCPA, except for the purposes specified in Section
1798.121(a) of the CCPA and implementing regulations. Other sensitive information we collect may include results of criminal background checks, screening, marital status, gender, disability, race, residency and work permit status, military status, nationality, beneficiary and emergency contact information, and details to honor benefits. You may also choose to provide information about an association with religious or lifestyle affinity groups, gender pronouns, or other similarly sensitive information, but this information is not used to infer personal characteristics.

g) Inference Data
Type: This may include inferences drawn from any of the information in categories listed above reflecting your characteristics, such as your preferences, habits, behavior patterns, capabilities, and physical characteristics.

Apart from personal information relating to yourself, you may also provide us with personal information of third parties, notably your dependents and other family members, for purposes of our human resource administration and management, including the administration of your benefits and to contact your next-of-kin in an emergency. Before you provide such third-party personal information to us, you must first inform these third parties of any such information which you intend to provide and of the processing to be carried out by us. You must ensure and secure evidence that these third parties, or their legal representatives if they are minors, have given their free and express consent that their personal information may be processed by LendingClub and/or its affiliates and subcontractors for the purposes described in this Privacy Disclosure.

Use of Your Personal Information

We may collect and process your personal information for various purposes including:

a) Recruitment, training, testing, development, promotion, career and succession planning;

b) Appropriate vetting for recruitment and team allocation including, where relevant and appropriate credit checks, right to work verification, identity fraud checks, relevant employment history, relevant regulatory status and professional qualifications;

c) Provide and administer remuneration, salary, benefits and incentive schemes and provide relevant information to payroll;

d) Manage benefits like relocation, insurance, payroll, pensions and other employee benefits;

e) Assist you in obtaining immigration visa or work permit where required;

f) Facilitate business travel-related support including conference attendance, bookings, and emergency support services;

g) Allocate and manage duties and responsibilities and the business activities to which they relate;

h) Identify and communicate effectively with other employees and management;

i) Contact and communicate with you, before, during and after your employment for legal or business reasons;
j) Manage and operate conduct, performance, capability, absence and grievance related reviews, allegations, complaints, investigations and processes and other informal and formal Human Resources processes and making related management decisions;

k) Consultations or negotiations with representatives of the workforce;

l) Conduct surveys for benchmarking and identify improved ways of working employee relations and engagement at work (these will often be anonymous but may include profiling data such as age to support analysis of results);

m) Process information about absence or medical information regarding physical or mental health or condition in order to assess eligibility for incapacity or permanent disability related remuneration or benefits, determine fitness for work, facilitate a return to work, make adjustments or accommodations to duties or the workplace and make management decisions regarding employment or engagement or continued employment or engagement or redeployment and conduct related management processes;

n) Plan, manage, and carry out restructuring or redundancies or other change programs including appropriate consultation, selection, alternative employment searches and related management decisions;

o) Establish, manage, administer process, maintain, evaluate all aspects of any agreement that you have with LendingClub in conjunction with your employment;

p) Comply with applicable laws and regulation (for example: parental leave legislation, working time and health and safety legislation, taxation rules, worker consultation requirements, other employment laws and regulation to which LendingClub is subject in the conduct of its business);

q) Monitor programs to ensure equality of opportunity and diversity with regard to personal characteristics protected under local anti-discrimination laws;

r) Planning, due diligence and implementation in relation to a commercial transaction or service transfer involving LendingClub that impacts on your relationship with LendingClub (for example mergers and acquisitions or a transfer of your employment under automatic transfer rules);

s) Where relevant for publishing appropriate internal or external communications or publicity material including via social media in appropriate circumstances, provided that privacy rights are preserved;

t) Support Human Resources administration and management and maintaining and processing general records necessary to manage the employment or worker relationship and operate the contract of employment or engagement;

u) Centralize Human Resources administration and management processing operations in an efficient manner for the benefit of our employees and to change access permissions;

v) Enforce our legal rights and obligations, and for any purposes in connection with any legal claims made by, against or otherwise involving you;

w) Comply with lawful requests by public authorities (including without limitation to meet national security or law enforcement requirements), discovery requests, or where otherwise required or permitted by applicable laws, court orders, government regulations, or regulatory authorities (including without limitation data protection, tax and employment), whether within or outside your country; and

x) Other purposes permitted by applicable privacy and data protection legislation including where applicable, legitimate interests pursued by LendingClub where this is not overridden by the interests or fundamental rights and freedoms of employees.
California-Specific Rights

The California Consumer Privacy Act (CCPA) as amended by the California Privacy Rights Act (CPRA) provides for additional rights for California consumers relating to personal information. For purposes of the CCPA, personal information does not include publicly available information or lawfully obtained truthful information that is a matter of public concern. For purposes of this paragraph, “publicly available” means Information that is lawfully made available from federal, state, or local government records, information that a business has a reasonable basis to believe is lawfully made available to the general public by the consumer or from widely distributed media, or by the consumer; or information made available by a person to whom the consumer has disclosed the information if the consumer has not restricted the Information to a specific audience.

Your rights under the CCPA include: a) the right to know what personal information we have collected about you, including the categories of personal information, the categories of sources from which the personal information is collected, the business or commercial purpose for collecting, selling, or sharing personal information, the categories of third parties to whom we disclose personal information, and the specific pieces of personal information we have collected about you; b) the right to request that we delete certain personal information about you which we have collected from you, subject to certain exceptions; c) the right to correct inaccurate personal information that we maintain about you; d) if we sell or share personal information, the right to opt-out of the sale or sharing of your personal information by us; e) if we or disclose sensitive personal information for reasons other than those set forth in the CCPA and its implementing regulations, the right to limit the use or disclosure of sensitive personal information by us; and f) the right not to receive discriminatory treatment by us for the exercise of privacy rights conferred by the CCPA, including an employee’s, applicant’s, or independent contractor’s right not to be retaliated against for exercising CCPA rights.

You may use the request form at https://www.lendingclub.com/californiaprivacy to make a request under California privacy law. You may email us at californiaprivacy@lendingclub.com or call 888-596-3157 for information about our request process. You will find additional information in our online privacy policy at https://www.lendingclub.com/legal/privacy-policy.

Changes to Privacy Disclosure

We may change this Privacy Disclosure at any time. The most current version of the Privacy Disclosure will be posted in the Employee Handbook when it is updated. The effective date of each version of this Privacy Disclosure is identified below.

Security of Collected Information

We are committed to protecting the security of the personal information collected, and we take reasonable physical, electronic, and administrative safeguards to help protect the information from unauthorized or inappropriate access or use.
Contact

If you have any questions about this Privacy Disclosure and our privacy practices regarding your personal information, contact californiaprivacy@lendingclub.com.

Effective Date: January 1, 2023