

### California Consumer Privacy Act (CCPA)

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The California Consumer Privacy Act of 2018 (CCPA) gives consumers more control over the personal information that businesses collect about them. This landmark law secures new privacy rights for California consumers, including:

- The right to know about the personal information a business collects about them and how it is used and shared;
- The right to delete personal information collected from them (with some exceptions);
- The right to opt-out of the sale of their personal information; and
- The right to non-discrimination for exercising their CCPA rights.

Businesses are required to give consumers certain notices explaining their privacy practices. The CCPA applies to many businesses, including data brokers.

### Frequently Asked Questions (FAQs)

These FAQs provide general consumer information about the CCPA and how you can exercise your rights under the CCPA. They are not legal advice, regulatory guidance, or an opinion of the Attorney General. We will update this information periodically.

#### A. GENERAL INFORMATION ABOUT THE CCPA

#### 1. What rights do I have under the CCPA?

If you are a California resident, you may ask businesses to disclose what personal information they have about you and what they do with that information, to delete your personal information and not to sell your personal information. You also have the right to be notified, before or at the point businesses collect your personal information, of the types of personal information they are collecting and what they may do with that information. Generally, businesses cannot discriminate against you for exercising your rights under the CCPA. Businesses cannot make you waive these rights, and any contract provision that says you waive these rights is unenforceable.

- 2. What if I am not a California resident?
- 3. What is considered personal information under the CCPA?
- 4. What is not considered personal information under the CCPA?
- 5. What businesses does the CCPA apply to?
- 6. Does the CCPA apply to nonprofits or government agencies?
- 7. What can I do if I think a business violated the CCPA?
- 8. What kind of data breach can I sue a business for under the CCPA?

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# B. REQUESTS NOT TO SELL PERSONAL INFORMATION (RIGHT TO OPT-OUT OF SALE)

#### 1. What is the right to opt-out?

You may request that businesses stop selling your personal information ("optout"). With some exceptions, businesses cannot sell your personal information after they receive your opt-out request unless you later provide authorization allowing them to do so again. Businesses must wait at least 12 months before asking you to opt back in to the sale of your personal information.

- 2. Can businesses sell a child's personal information?
- 3. How do I submit my opt-out request?
- 4. Why is the business asking me for more information?
- 5. Why did the business deny my opt-out request?
- 6. Why did I get a response that the business is a service provider that does not have to act on my request?

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### C. REQUESTS TO KNOW PERSONAL INFORMATION (RIGHT TO KNOW)

#### 1. What is the right to know?

You may request that businesses disclose to you what personal information they have collected, used, shared, or sold about you, and why they collected, used, shared, or sold that information. Specifically, you may request that businesses disclose:

- The categories of personal information collected
- Specific pieces of personal information collected

- The categories of sources from which the business collected personal information
- The purposes for which the business uses the personal information
- The categories of third parties with whom the business shares the personal information
- The categories of information that the business sells or discloses to third parties

Businesses must provide you this information for the 12-month period preceding your request. They must provide this information to you free of charge.

- 2. How do I submit my request to know?
- 3. How long does the business have to respond to my request to know?
- 4. Why is the business asking me for more information?
- 5. Why did the business deny my request to know?
- 6. Why did I get a response that the business is a service provider that does not have to act on my request?

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#### **D. REQUIRED NOTICES**

#### 1. What is a notice at collection?

The CCPA requires businesses to give consumers certain information in a "notice at collection." A notice at collection must list the categories of personal information businesses collect about consumers and the purposes for which they use the categories of information. (To find out how you can learn what

specific information a business has collected about you, see the Right to Know section.) If the business sells consumers' personal information, then the notice at collection must include a Do Not Sell link. The notice must also contain a link to the business's privacy policy, where consumers can get a fuller description of the business's privacy practices and of their privacy rights.

- 2. Where can I find a business's notice at collection?
- 3. What is a privacy policy?
- 4. Where can I find a business's privacy policy?

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## E. REQUESTS TO DELETE PERSONAL INFORMATION (RIGHT TO DELETE)

#### 1. What is my right to delete personal information?

You may request that businesses delete personal information they collected from you and to tell their service providers to do the same. However, there are many exceptions that allow businesses to keep your personal information.

- 2. How do I submit my right to delete?
- 3. How long does the business have to respond to my request to delete?
- 4. Why is the business asking me for more information?
- 5. Why did the business deny my request to delete?
- 6. Why did I get a response that the business is a service provider that does not have to act on my request?

- 7. Why is a debt collector still calling me about my debt even though I asked it to delete my information?
- 8. Why is a credit reporting agency still giving out my credit information even though I asked it to delete my information?

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#### F. RIGHT TO NON-DISCRIMINATION

Businesses cannot deny goods or services, charge you a different price, or provide a different level or quality of goods or services just because you exercised your rights under the CCPA.

However, if you refuse to provide your personal information to a business or ask it to delete or stop selling your personal information, and that personal information or sale is necessary for the business to provide you with goods or services, the business may not be able to complete that transaction.

Businesses can also offer you promotions, discounts and other deals in exchange for collecting, keeping, or selling your personal information. But they can only do this if the financial incentive offered is reasonably related to the value of your personal information. If you ask a business to delete or stop selling your personal information, you may not be able to continue participating in the special deals they offer in exchange for personal information. If you are not sure how your request may affect your participation in a special offer, ask the business.

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#### G. DATA BROKERS AND THE CCPA

1. What is a data broker?

Another California law, Civil Code section 1798.99.80, defines a data broker as "a business that knowingly collects and sells to third parties the personal information of a consumer with whom the business does not have a direct relationship." This law exempts certain businesses that are regulated by other laws from this definition. Exempted businesses include consumer reporting agencies (commonly known as credit bureaus) and certain financial institutions and insurance companies.

Data brokers collect information about consumers from many sources including websites, other businesses, and public records. The data broker analyzes and packages the data for sale to other businesses.

- 2. How can I find data brokers that collect and sell my personal information?
- 3. How can I stop a data broker from selling my personal information?

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