



Lowe's U.S. Privacy Statement

Effective April 21, 2025

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This Privacy Statement applies to your interaction with Lowe's as a prospective, current or former Lowe's customer, visitor or business partner. It describes how Lowe's collects, uses, shares, and protects personal information from and about you, along with choices you can make about such information. This Privacy Statement is not a contract and does not create any legal rights or obligations.

What Information We Collect

We collect the following categories of personal information in order to provide products and services to you, to communicate with you, to enhance our products, services, and operations, and for other operational, legal, and compliance purposes:

- **Identification information** that can be used to identify you, such as your name, alias, address, phone number, email address, payment information, login and access credentials, signatures, or other identifiers. We may also collect online identifiers, such as your IP address, when you browse our websites or use our applications.
- **Commercial information**, such as products or services you purchased or considered purchasing, information about your participation in contests, sweepstakes, or promotions.
- **Online activities information**, such as browsing history, search history, and other information when you interact with our websites, applications, and advertisements, such as keystroke activity.



- **Geolocation data**, including precise geolocation data if you allow our application to collect it for purposes such as helping you locate the nearest Lowe's store or alerting our stores when you are on the way to pick up your orders, in connection with specific services we may offer (such as store map), or for analytic purposes.
- **Audio, electronic, video or image information**, such as audio or video recording when you visit our stores, parking lot, or interact with us by phone or virtually. Photos taken when we are working on your project to document progress or completion. When legally permitted, after detecting a security incident for investigation and prosecution purposes, we may use image scan technology on images we previously captured to identify any suspected individual(s). Our cameras may capture license plate information when permitted in certain states.
- **Professional or employment-related information**, such as information about you as representatives of our customers and business partners, in connection with our services and the operation of our business, including business contact information, job title, company name, and office visitor access information, where applicable.
- **Protected class information under state or federal laws**, such as age, gender, and family status.
- **Education information**, such as when you respond to a customer survey.
- **Inferences or preferences** we learn or infer about you.
- **Sensitive Personal Information**, such as precise geolocation, race and ethnicity information, government ID, and payment card information when permitted by law. For instance, with your consent, we use precise geolocation to calculate your arrival time for in-store product pickup, so the products are ready for you upon your arrival. We may collect government-issued ID for certain types of transactions such as returns without receipts.
- **Other personal information**, if it identifies, relates and can be reasonably associated with or linked to you (or your household), such as photos you upload, or measurement data or floorplan data generated when using Lowe's measurement services or through measurement technologies, such as the Lowe's Measure Your Space or floor/kitchen visualization features.

Note that we may de-identify or pseudonymize personal information so that it is non-personal information, such as aggregating (combining it with data about other individuals) and/or converting it to a code, sometimes using a function commonly known as "hashing," or otherwise removing characteristics that make the data personally identifiable to you. We maintain and use de-identified data without attempting to re-identify it, except where permitted by applicable law, such as to determine whether our de-identification processes satisfy legal requirements. We will treat de-identified or pseudonymized information as non-personal information to the fullest extent allowed by applicable law. If we combine non-personal information with personal



information, then we will treat the combined information as personal information under this Privacy Statement.

We do not knowingly collect or disclose personal information from children under the age of 16 without parental or guardian consent. If a child under the age of 16 has provided us with personal information, we ask that a parent or guardian contact us so that the information can be deleted.

For more information about how we retain your information, please see the “How We Retain Your Information” section below.

What Are the Sources of Your Information

We collect different types of information about you from a number of sources, including information you provide to us, information we automatically collect, information we obtain from other sources (specified below), and information we derive or infer about you.

Information You Provide

You may choose to provide us with information when you interact with us. Examples include:

- **Identification information.** You may provide your contact information in case we need to reach out to you. You may also set up your login and access credentials when creating or accessing your Lowe’s online account. To complete transactions, we collect your payment information. We may need your government-issued ID information or date of birth for certain transactions such as returns without receipt. When you participate in the chat feature, Lowe’s generally does not retain personal information unless you provide your personal information in connection with a transaction, in which case Lowe’s may record, use, and retain the data to fulfill your request. If you do not consent, please do not continue with chat assistance.
- **Commercial information.** You may provide or generate commercial information regarding your Lowe’s purchases, returns, exchanges, warranties, and rebates.
- **Audio, electronic, video or image information.** You may provide audio, video or photo to us, such as uploading a photo about your home improvement project or submitting a claim.
- **Protected class information under state or federal law.** For example, you may provide your protected demographic information, including age, gender, race and ethnicity and marriage and family status, when you complete a survey from us.
- **Sensitive Personal Information.** We may collect government-issued ID for certain types of transactions to verify your identity and for fraud prevention purposes such as when you



return a product without a valid receipt, when applying the Military Discount, or using a Lowe's merchandise card issued during the no-receipt return process or when renting equipment. When legally permitted, and if you would like to expedite the ID verification process during the self-checkout, you may choose to digitally scan your driver's license or state-issued ID. We will not save the information obtained by the scan. Except limited circumstances when permitted by law such as PRO tool rentals, you are not required to consent to the scan to proceed with these transactions. On the self-checkout screen, you can also call for an associate who will manually verify your identity.

- **Your preferences and inferences.** You may let us know your preferences in a survey, contest, promotion or sweepstakes, or any other contents you submit, such as product reviews.
- **Professional or employment-related information.** You may also provide other professional or employment-related information when you respond to our surveys.
- **Education information.** You may provide education information in surveys.
- **Other personal information,** such as your medical and insurance information, if you submit a claim to us.

Information We Collect by Automated Means

We collect information by automated means online and offline. When you use our websites or mobile applications, Lowe's and our partners may collect certain information by using [Cookies and Other Technologies](#). If you choose to connect your mobile device to our free in-store Wi-Fi, we may collect your device usage information. When you visit our store or call our customer care hotline, we may collect audio or video information.

As described under the "What Information We Collect" section, through automated means, we collect **geolocation data, commercial information, audio, electronic, video, or image information, online activities, and identification information** (e.g., your IP address, device ID, cookie ID, mobile advertising identifier or pixel identifier).

Information We Collect from Other Sources

- **Identification information.** We may collect your contact information from Lowe's affiliates, acquired businesses, business partners, public sources or other individuals, such as if someone purchases a product and asks that it be delivered to you.
- **Commercial information.** We may obtain your commercial information, such as your purchase history, from Lowe's affiliates, acquired businesses or business partners. If you save a primary address in your Lowe's online account, we may obtain and display publicly



available information about your property to help you make home improvement decisions easier. Such information may include your property size, number of rooms and the year it was built.

- **Inferences or preference information about you, protected class information under state or federal laws, sensitive personal information, professional or employment-related information, education background, and geolocation information.** We may collect inferences or preference information about you from business partners, such as data suppliers and data analytics, survey vendors and public sources, such as information you submit in a public forum (e.g., a customer review).

Information We Generate or Derive

- **Inferences or preference information about you.** We may generate or derive some information about you through manual or automated means based on other information we collect. For instance, we may analyze your information and infer your shopping preferences to provide tailored recommendations to you. We may connect information we collect about you from the means described above if we can identify you as a Lowe's customer, so that we can provide a personalized experience regardless how you interact with us.

Why We Collect Your Information

We use your personal information for various business or commercial purposes, including fulfilling products and services, communicating with you, supporting and enhancing our business functions and for other legal, compliance and security purposes. In addition to the below, we may use your personal information for other purposes as disclosed at the time of collection or with your consent.

Fulfill Products, Services and Transactions

We may use your **identification information, commercial information, online activities, geolocation information, audio/video, geolocation, sensitive personal information, and other personal information** to provide products and services to you, such as:

- Provide and deliver products and services, fulfill your orders and transactions, and manage returns and exchanges
- Process, record, and track your purchases, payments, returns, warranties, and rebates
- Process payment
- Create and manage your account registrations or benefit or reward program enrollment, such as your MyLowe's Rewards Account or MyLowe's Pro Rewards Account
- Conduct and administer contests, surveys, and sweepstakes



- Provide you with in-store navigation and mapping services and help you find store locations near you
- Fulfill benefits associated with your membership or other use of our products and services
- Identify and verify your identity when needed to provide you with products and services or access to our systems

Facilitate Customer Communication and Outreach

We may use **all of the categories of information** described under “What Information We Collect” section to facilitate and tailor our outreach to you, such as:

- Communicate with you through various channels with transactional or promotional information, such as transaction confirmation and reminder, newsletters, coupons, and other messages
- Evaluate and respond to your requests, inquiries, and applications
- Administer programs for product reviews and surveys as submitted by you and other customers

Enhance Our Products, Services and Operations

We may use **all of the categories of information** described under “What Information We Collect” section to enhance our products, services and operations, such as:

- Conduct research and internal analytics, develop new products and services, perform market research and data analytics, and analyze our products, services, websites, and applications
- Customize your experiences in our stores and online, including personalized advertisements and offers
- Determine and manage the effectiveness of our advertising and marketing
- Administering our websites and applications, and perform accounting, auditing, billing, reconciliation, and collection activities

Comply with Legal, Compliance, Law Enforcement and Security Requirements

We may use **identification information, commercial information, online activities, geolocation, and audio, electronic, video, image and other personal information** for legal, compliance, fraud prevention and security purposes, such as:

- Comply with and enforce applicable legal requirements, industry standards and our policies and terms, such as our [Terms and Conditions of Use](#)
- Assist law enforcement, respond to regulatory inquiries, and defend our or any third party’s rights or property



- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, and prosecute those responsible for that activity

How We Share Your Information

In order to provide you with our digital and in-store experiences, we share some of your personal information with third parties. Specifically, we share with third parties to deliver and support our platforms and products. We share with third party business partners to support various marketing and advertising processes, to conduct core business tasks. We may share with legal authorities where lawfully requested to do so.

Product or Service Providers

We may disclose your personal information to companies that provide various services to us in areas, such as installation, repair, warranty, order processing and fulfillment, information technology, marketing, customer service, data analytics, research and enhancement, fraud prevention, and legal, compliance and risk management. If you purchase a product sold by one of our third party providers, we may share your personal information with them for purposes such as processing and fulfilling your purchase. We may also disclose your personal information to product suppliers for purposes such as post-sale services or recalls. These companies need access to information about you in order to perform their functions and are not authorized to use the information for any other purpose.

Notwithstanding anything else in this policy, Lowe's does not share personal data we collect specific to our SMS/MMS/RCS text message programs (such as mobile number and record of consent) with unaffiliated third parties for their own direct marketing purposes without your consent.

Third-Party Business Partners

We may disclose information about you to unaffiliated third parties for their own specific purposes. For instance, we may provide your information to a vendor that offers additional product warranty coverage, to a business partner who jointly provides or promotes a product or service to you, to a loyalty program partner that offers additional benefits to you, or to a social media or online advertising technology company to serve targeted advertising about products and services available at Lowe's to you.

Legal, Enforcement, Security and Investigation



We may disclose information about you (1) if we believe we are required to do so by law, regulation or legal process, such as a court order or subpoena; (2) as we deem appropriate or necessary in response to requests by government agencies, such as law enforcement authorities or tax authorities; (3) when we believe disclosure is appropriate or necessary to protect the rights, property or safety of Lowe's, our customers or others, including to prevent physical, financial or other harm, injury or loss or to collect debt you owe; or (4) for fraud or in connection with an investigation of suspected or actual unlawful activity.

Sale or Transfer of Business or Assets

We reserve the right to transfer personal information we have about you (including, without limitation, during the course of any due diligence process) if we sell or transfer all or a portion of our business or assets (including, without limitation, in the event of a reorganization, dissolution, bankruptcy or liquidation).

Categories of Personal Information Disclosed for Business Purposes

We disclose all of the categories of personal information described under "What Information We Collect" section for business purposes, including fulfilling products, services and transactions, facilitating customer communication and outreach, enhancing our products, services and operations, and comply with legal, compliance, law enforcement and security requirements. Examples of the types of vendors we disclose personal information to for these purposes include analytics and research vendors, installation, repair and warranty services companies, order processing and fulfillment vendors, security and fraud prevention, legal, compliance and risk management vendors, information technology vendors, financial institutions, and marketing and advertising vendors.

Categories of Personal Information Sold or Shared With Third Parties

We share your personal information with digital advertising partners for purposes including online targeted marketing and measuring the effectiveness of such marketing. Certain digital advertising partners combine the information into a customer profile. We may also disclose your

information to our business partners who may use it for additional purposes relevant to our products or services (e.g., joint marketing, joint product/services offering). This disclosure may be considered a “sale” or a “share” under applicable laws.

| Categories of Third Parties and Purposes of Sale/Sharing | Categories of Personal Information |
|------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Home Improvement Service Companies <i>(e.g., for joint marketing under certain circumstances)</i> | <ul style="list-style-type: none"> • Identifiers • Commercial Information • Inferences |
| Financial Institutions <i>(e.g., for joint marketing and analytics on private-labeled credit cards)</i> | <ul style="list-style-type: none"> • Identifiers • Commercial Information • Inferences |
| Marketing, Advertising Networks and Social Media <i>(e.g., for targeted advertising of products and services available at Lowe’s)</i> | <ul style="list-style-type: none"> • Identifiers • Online Activities • Commercial Information • Professional or Employment-Related Information • Protected Classes Under the California or Federal Law (e.g., age range, gender) • Inferences |

Your Privacy Rights and Choices

Privacy Rights for Residents of Certain States

Residents of certain states have rights to access, delete, correct, or opt-out from certain types of processing or sharing of their personal information. Depending on your state of residency and subject to certain legal limitations and exceptions, you may be able to exercise some or all of the following rights:

- **Access your personal information.** You may request confirmation of the processing of your data and to access a copy of your personal information we maintain about you. In



certain states, to the extent feasible, the data will be provided in a readily usable format to allow data portability.

In addition, in California, you may request to learn more about the categories and specific pieces of personal information we collect about you, the categories of sources from which personal information is collected, and the categories of entities with whom we share personal information. You can also learn about categories of entities who may use your personal information for additional purposes relevant to our products or services (e.g., joint marketing, joint product/services offering) for valuable considerations. The information may be delivered by mail or electronically at your request.

In Oregon, you may request to learn more about the specific third parties to which we disclose personal information.

In Delaware, you may request a list of the categories of third parties with whom we have specifically shared your personal information.

- **Correct your personal information.** You may request to correct inaccurate personal information we maintain about you. If you would like to change information related to your order or services, please contact a store associate or Lowe's Customer Care.
- **Delete your personal information.** You may request that Lowe's delete your personal information we maintain about you subject to certain exceptions permitted by law such as to complete the transactions, detect security incidents, prevent fraudulent or illegal activities, identify and repair errors, comply with laws and regulations, and for other solely internal and lawful purposes.

If you make a deletion request, all your information including your MyLowe's Rewards and MyLowe's Pro Rewards Account and related points, rewards and perks will be deleted. We cannot reinstate your account if you change your mind.

- **Opt out from sale of your personal information, sharing for cross-context behavioral advertising, and targeted advertising.** You may opt out of the sale of your information (which includes the exchange of your personal data for valuable consideration), sharing and targeted advertising.
- **Sensitive personal information.** To the extent we collect and process "sensitive personal information," we obtain opt-in consent as required by applicable law. Residents of certain states may request Lowe's to limit the use and disclosure of sensitive personal information for certain purposes permissible by law, such as providing products or services, detecting security incidents and protecting safety, preventing fraud or illegal actions, and maintaining



the quality of services we provide. Please note that the definition of sensitive personal information varies by state, so your rights with respect to specific types of information will depend on your state of residency.

- **Opt out of profiling in furtherance of legal or similarly significant effects.** Lowe's does not process personal information for the purposes of profiling in furtherance of decisions that produce legal or similarly significant effects and therefore does not provide this right to residents in applicable states.
- **Non-discrimination for exercise of privacy rights.** We will not discriminate or retaliate against you for exercising your rights under relevant state privacy laws.
- **Appeal your request.** Residents of certain states may appeal a decision to not take action on your privacy right request within a reasonable time after your receipt of the decision.

Below is a summary of your privacy rights based on your state of residency:

- **California Residents:** Right of access, correct or delete personal information, right to opt out of "sale" and "sharing" of personal information for targeted advertising, limit the use and disclosure of sensitive personal information, and non-discrimination.
- **Colorado, Connecticut, Delaware, Iowa, Nebraska, New Hampshire, New Jersey, Virginia, Montana, Oregon, and Texas Residents:** Right of access, correct or delete your personal information, right to opt out of sale of personal information and targeted advertising, right to opt out of profiling, no discrimination, right to appeal.
- **Utah Residents:** Right of access or delete personal information, right to opt out of sale of personal information and targeted advertising, no discrimination.

How to Submit Privacy Request(s)

Depending on the state you reside in, you have certain rights as indicated below. Lowe's provides right to access and right to opt out of sale/sharing and targeted advertising to residents of all states.

- **Access, correct or delete personal information.** To access, correct or delete your personal information, please enter the [Lowe's Privacy Request Portal](#) or call 800-309-5732. We need your contact information, such as name, address, phone number, and email, to submit your request and verify your identity for access or deletion requests.

Our verification process consists of you answering a series of questions correctly to verify your identity. We may collect your language preference for the purposes of providing you with the ID verification questions in your preferred language. Your language preference information is not used for any other purposes and is deleted after your request is complete.



We may require you to log into your Lowe's online account (if you have one) or with your consent, send you a text to your mobile number to verify your identity.

- **Opt out from sale, sharing for cross-contextual behavioral advertising and targeted advertising.** To opt out of sale, sharing and targeted advertising, please submit an opt-out request via the [Lowe's Privacy Request Portal](#) or by calling 800-309-5732 and asking to restrict sale, sharing or targeted advertising.
- **Cookie based opt-outs.** To disable sharing through cookies set by third parties for advertising and analytics purposes adjust your cookie preference for Lowe's sites. The opt-out is associated with the browser that you use to set those preferences, unless we know you are browsing our site. Please also review the "**Interest Based or Other Targeted Advertising**" section below for information on industry tools and device settings that may be available to you.

Nevada Residents. Chapter 603A of the Nevada Revised Statutes permits a Nevada resident to opt out of future sales of certain "covered information" that a website operator has collected or will collect about the resident. While we do not currently sell "covered information" as defined under Nevada law, if you reside in Nevada, you have the right to submit a request to privacy@lowes.com to opt out of the future sale of covered information. Please include "Nevada Rights Request" in the subject line.

Cookie Module

- **Limit the use and disclosure of sensitive personal information.** As disclosed above, some of the personal information we collect may be considered sensitive under California law. To limit the use and disclosure of sensitive personal information, please submit limit the use and disclosure of sensitive personal information request via the [Lowe's Privacy Request Portal](#) or call 800-309-5732.
- **Appeal.** To appeal a decision to not take action on your privacy right request, please click the "Your Open Request" tab in the [Lowe's Privacy Request Portal](#).
- **Authorized agent.** California residents may designate an agent to submit privacy requests on your behalf, but for your protection, we may need to verify your identity directly with you before fulfilling certain requests, and we will deliver your personal information directly to you (if requested). We need your agent's contact information, and your agent needs to have your information ready when submitting the request.

If you are an authorized agent submitting a request to opt out of sales or targeted advertising on behalf of a Colorado, Connecticut, Delaware, Iowa, Oregon, Montana, Nebraska, New Hampshire, New Jersey, or Texas resident, please submit the request pursuant to the above



instructions. We may require documentation to authenticate the customer's identity and that you are authorized to submit the request on the customer's behalf in order to be able to fulfill your request. Please keep in mind that if we cannot authenticate that you are authorized to act on the customer's behalf or we cannot authenticate the customer's identity, we may deny the request.

We respond to requests to exercise privacy rights in accordance with our legal obligations, but please note that these rights depend on residency and not all of these rights may be available to you depending on where you live. In certain circumstances, we may decline a privacy rights request such as where we are unable to verify your identity.

To view statistics about California customer data requests received in 2023, please click [here](#).

Your Privacy Right Under the California Shine the Light Act

How to Know If My Information Has Been Disclosed for Direct Marketing Purposes:

Subject to certain limitations under California Civil Code § 1798.83, if you are a California resident and have an established business relationship with us, you may ask us to provide you with (i) a list of certain categories of personal information that we have disclosed to certain third parties for their direct marketing purposes during the immediately preceding calendar year and (ii) the identity of certain third parties that received personal information from us for their direct marketing purposes during that calendar year. To make such a request, please contact us as follows:

Privacy Office – California Privacy Rights
1000 Lowe's Blvd., NB6LG
Mooresville, NC 28117

Additional Privacy Choices

In addition to the rights described above, we also make the following privacy choices available:

Lowe's Online Account

You may access or modify your online account profile information and view your order history when you log into your online account on [Lowe's.com](#).

Email



To stop receiving marketing emails, you may click on the “Unsubscribe” link in any marketing email you receive from us and update your preferences on the resulting webpage. To provide products and services, we may continue to send transactional emails.

Mobile

Text messages. We may send text messages with your proper consent. To stop receiving marketing text messages from Lowe’s, please reply STOP to the Lowe’s marketing text message. Please note this preference will only apply to the phone number in receipt of the text.

Push notifications. To opt-out from Lowe’s push notifications, please adjust the permissions in your mobile device. This opt-out does not apply to in-app notifications.

Geolocation and in-store location. To stop collecting precise location information by our mobile applications, please adjust your mobile device setting.

Uninstall Lowe’s applications. You may uninstall Lowe’s application by following your standard uninstallation process in your mobile device.

Interest-Based and Other Targeted Advertising

You can adjust your cookie preference clicking the link below. Essential and functional cookies cannot be disabled nor can the tool be used to block cookies on third-party websites linked from our website.

Some of the companies we use may also be members of the Network Advertising Initiative (“NAI”) or Digital Advertising Alliance (“DAA”). The NAI provides information regarding targeted advertising and the [opt-out procedures of NAI members](#), including opt-out mechanisms for web browsers, mobile and other connected devices, and a tool to opt out from participating NAI members using your hashed email address for interest-based advertising. The DAA has created guidance for online advertisers and provided a mechanism for such advertisers to comply with users’ choices regarding interest-based ads. To learn more about ad networks, including how to opt out of interest-based ads for DAA participating companies, click [here](#). Please note, the NAI and DAA tools are limited to the specific participating companies and will not prevent your data from being shared with third parties.

Mobile devices may contain settings that allow you to disable tracking advertising and/or analytics. In addition, the digital advertising industry has provided the ability for mobile users to register at [AppChoices](#) for their intent not to receive targeted advertising.

Please note that opting out through these mechanisms does not opt you out of being served advertising, and that you will continue to receive generic ads while online. Your opt-out choices are browser and device specific; if you disable your cookies, upgrade your browser after opting



out or if you use multiple different devices, please opt out on each device and each browser separately.

Global Privacy Control (GPC). GPC is offered by some web browsers and is a setting that automatically informs websites of your privacy preferences. When you choose to turn on the GPC setting in your browser, your browser sends a special signal to websites, analytics companies, ad networks, plug-in providers, and/or other web services you encounter while browsing to exercise your privacy rights. Please note that GPC is browser and device specific, meaning you will have to enable it for each web browser and/or device that you use. You can learn more about and set up GPC here: <https://globalprivacycontrol.org/#about>.

Do Not Track (DNT). Because there is not yet an accepted standard for how to respond to browser DNT signals, we do not currently respond to DNT signals.

In-Store Wi-Fi

To stop the collection of information via in-store Wi-Fi, disconnect from the in-store Wi-Fi network.

Website Analytics Services

We use certain analytics services, such as Site Catalyst by Adobe Analytics, to gather information about our site visits or mobile app usage. To learn more about your privacy choices on Adobe Analytics, including opting out of personal information collection by Adobe, please click [here](#).

We use Google Analytics, which uses cookies and similar technologies to collect and analyze data about the use of the Services and report on activities and trends. This service may also collect data about the use of other websites, apps, and online services. You can [learn about Google's practices](#), and opt out of them by downloading the [Google Analytics opt-out browser add-on](#).

Notice of Financial Incentive Programs/Loyalty Programs Disclosures

We offer various financial incentives, including price discounts, coupons, services, and other perks. For example, the financial incentives programs we may provide include (collectively, the "Programs"):



1. [MyLowe's Rewards Program](#), where do-it-yourself participants have access to rewards, offers and promotions (see additional terms [here](#));
2. [Lowe's MVPs Pro Rewards & Partnership Program for business customers](#), where participants have access to rewards, offers and promotions (see additional terms [here](#));
3. [Military Discount](#) Program participants have access to discounts (see additional terms [here](#)); and
4. [Lowe's private-labeled credit cards](#) or [preloaded payment card](#) programs, whereby participants have access to discounts. We partner with financial institutions such as Synchrony and American Express to provide Lowe's private-labeled credit cards and with Sunrise Banks to provide preloaded payment cards. See program terms linked above for benefits provided.

Material Program Terms. A summary of the program and material terms are provided in the links associated with each program listed above or are otherwise provided in the program offer (e.g., via email). Programs are subject to termination at any time at our sole discretion.

Information Collected in the Programs. In order to participate in some of these programs, you may be asked to provide personal information, such as **identification information** (e.g., name, email address, phone number, mailing address, and payment information). We also collect your **online activities and commercial information** (e.g., transaction history). You may choose to provide other personal information (e.g., measurement data, information related to your property, picture of your premises). You may indicate your preferences in your online account. We may make inferences (e.g., shopping preferences) based on your account activities.

How We Share Information Collected in the Programs. We share information collected in Programs for purposes and to unaffiliated entities disclosed in [How We Share Information section](#). For instance, when necessary, we disclose your information to service providers for purposes including installation, repair, warranty, order processing and fulfillment, information technology, marketing, customer service, data analytics, research and enhancement, fraud prevention, product recall, and legal, compliance and risk management. We may use and share **all categories of information** collected through the Programs described above with advertising networks, social media sites, data analytics vendors and internet service providers to provide targeted advertising about our products and services relevant to you. You may opt out of targeted advertising by following the steps in the [How to Submit Privacy Request\(s\)](#) section. Our tailored offers and promotions may not be accessible if you opt out from targeted advertising.



How to Withdraw From the Programs. Participation in any financial incentive program is optional at the time of sign-up, and participants may withdraw from the program at any time.

To opt-out of ongoing discount, loyalty or rewards programs associated with your online account, you may contact customer service to deactivate the account. For discounts associated with Lowe's private-labeled payment cards, you may choose to cancel the card with the financial institution.

To opt-out of the program and forgo any ongoing incentives, you may unsubscribe from our marketing communications for communication-based incentives. For California residents, you may email privacy@lowes.com with the subject line "Financial Incentive Opt-Out" (please include your name, address, email and the name of the applicable program).

Impact of Deletion on MyLowe's Rewards-or MyLowe's Pro Rewards Account. Our programs are based on points which accrue to your unique membership identification number based on your purchases. Without the ability to relate and track your transactions to the membership identification number that will be deleted as a result of your deletion request, we will be unable to provide you with access to your member-only benefits that we may offer from time to time. Additionally, we will be unable to recover your account after deletion.

If you choose to exercise your data privacy rights such that your Rewards Program is impacted, we will notify you the consequences of your decision prior to discontinuing your membership or benefits.

The financial incentives we offer to customers are reasonably related to the value of the customer's data to our business, based on our reasonable but sole determination. We estimate the value of customers' personal information by considering the expenses incurred by the business related to the collection, storage and retention of personal information in the context of the program and the expenses related to the provision of the program. The value to our business of any individual customer's personal information is based on specific facts such as whether and to what extent you take advantage of any offerings and whether and to what extent you opt out of any offerings. We do not calculate the value of customer data in our accounting statements. From time to time, we may provide additional terms that apply to a particular financial incentive program, which will be presented to you at the time you sign up for the program.

How We Protect Your Information

We maintain administrative, technical, and physical safeguards designed and intended to protect personal information against accidental, unlawful, or unauthorized destruction, loss, alteration, access, disclosure or use. Despite these safeguards, due to inherent uncertainty in the use of the internet and information systems and the potential for unlawful attacks by third parties, we cannot guarantee that the use of our systems, websites or applications will be completely safe or secure.

How We Retain Your Information

We retain personal information only for as long as is reasonably necessary to fulfill the purpose for which it was collected, comply with our legal and contractual obligations, resolve disputes, and enforce our agreements. To determine the appropriate duration of the retention of personal information, we consider the amount, nature and sensitivity of the personal information, the potential risk of harm from unauthorized use or disclosure of personal information and if we can attain our objectives by other means, as well as our legal, regulatory, tax, accounting, and other applicable obligations.

Once retention of the personal information is no longer necessary for the purposes outlined above, we will either delete or deidentify the personal information or, if this is not possible (for example, because personal information has been stored in backup archives), then we will store and protect the personal information until deletion or deidentification is possible.

Other Important Considerations

Cookies and Other Technologies

Cookies refer to small packets of data that websites send to your computer or other internet-connected devices. Lowe's and our business partners use them for different purposes. These technologies can uniquely identify your browser and log information, such as your device type, system and browser information, IP address, system language, location and your interactions with the site. Like other websites, we need some essential cookies for our website to function properly. We also use some functional cookies to pre-populate your log-in ID to make it easier for you, or to help us remember where you left off when you shopped, so you do not have to restart all over again. We may use browser cookies, flash cookies and other types of local storage.

We, and our third-party partners may record your keystroke activity and rhythms, mouse movements, scrolling and clicks when you use our websites or mobile applications for our internal business purposes, such as for website analytics, to improve our products and services, and to address functionality issues.

An embedded script is programming code that is designed to collect data about your interactions with the Services, such as the links you click on. The code is temporarily used by our server or a



third-party service provider or business partner while you browse or interact with our services and is deactivated or deleted when you disconnect from our services.

We use embedded scripts and the tools provided in Software Development Kits (“SDKs”) to collect data through mobile devices such as the hardware model, operating system and version, identification numbers assigned to your mobile device, such as the ID for Advertising (IDFA) on Apple devices, and the Advertising ID on Android devices, mobile network data, and website usage behavior. SDKs are software packages that contain a set of tools that can be used to help build applications and implement new features in existing apps including those that collect data from your device.

Lowe’s and our business partners also use cookies with other technologies, such as web tags, beacons or pixels. They allow us to count visitors to our webpages, evaluate the effectiveness of our promotional campaigns or recommend relevant products and services to you when you browse social media or other websites. We think these technologies create meaningful interactions with you and are helpful, but you can let us know that you prefer otherwise by opting out from these advertising cookies and technologies by clicking below. You can find more information and options in [Interest-Based Advertising and Other Targeted Advertising](#) section. We may also use third-party web analytics services in our online services to help us analyze how users use our online services.

Interest-Based Advertising and Other Targeted Advertising

We collect data about your activities on our websites and applications for use in providing tailored advertising, and we may share information about activities on our websites with advertising networks administered by third parties. These ad networks track your online activities over time and across websites by collecting information through automated means, and they use this information to show you advertisements that are tailored to your individual interests. As a result, you may see certain ads on other websites based on prior activities on our websites and vice versa. We may also combine information about your online activities with your activity in a Lowe’s store using our mobile applications.

We may also utilize third-party services that may allow us to associate your prior Lowe’s online or in-store transaction data, operating system, user-agent string, IP address, internet browser, installed fonts and similar information with a pseudonymized ID, which can then be used to target Lowe’s advertising to you on other websites and online platforms.



To provide you with a consistent shopping experience, we may also associate various devices you utilize (e.g., smartphones, tablets and desktop computers) by using the information we collect about you. We may combine information we collect from your devices with other information we have about you, such as your Lowe's account information, your interaction with our sites, apps and services and your transaction history.

Social Media Widgets

Our online services may include social media features (e.g., a Facebook "Like" button). These features are connected to third-party platforms and may allow such third parties to collect certain information, such as your IP address and which pages you visit on our websites. When you interact with these features through our services, we will receive your personal information from the third party and you agree to share data, including personal information, about your interactions with our service with these third parties. We may also receive personal information identifying you if other users of social media give us access to their profiles and you are one of their connections or "friends." These social media features are not operated by Lowe's. Personal information collected and stored by the third-party platform is subject to that third party's privacy practices and is governed by their privacy policy. The third party may allow you to remove the application or feature; however, we may retain data previously collected.

Links to Other Websites and Use of Third-Party Services

Our websites may link to other websites for your convenience and information. For instance, they may link to websites of product suppliers, manufacturers, and service providers. We are not responsible for the content or privacy practices of any website that we do not control and that does not point to this Privacy Statement.

We partner with third parties including delivery services to assist you with your shopping. You may have the opportunity to link your MyLowe's Rewards Account to your account with that third party. If you choose to do so, that third party will share your personal information with us. Your personal information submitted to the third party is subject to the privacy policy and terms of that respective third party.

Automated License Plate Recognition ("ALPR") System Usage and Privacy Policy

We may use automated license plate readers (ALPRs) where permitted by law and in accordance with this Privacy Statement. ALPR systems are high-speed, computer-controlled camera systems



that can automatically capture still images of a vehicle's license plate number that come into view, along with the corresponding location, date and time (collectively, "ALPR Data").

Purposes. We use ALPR systems for safety and security, fraud prevention and asset-protection purposes.

Authorized Users; Training; Owner of ALPR Systems. Select associates in Lowe's Asset Protection, Information Technology, Global Security, Legal and Facilities departments are authorized to use or access the ALPR systems. Associates who have access to ALPR Data undergo training on the proper access and use of the ALPR systems and the collection and use of ALPR Data in compliance with applicable laws and regulations and this ALPR Policy. Lowe's is the custodian and owner of the ALPR systems and select associates in Lowe's Asset Protection department are responsible for implementing the requirements in this ALPR Policy.

Monitoring. For the security of ALPR Data and to comply with applicable laws and this ALPR Policy, we will maintain and periodically review our ALPR systems access records, including to verify that only authorized users have access to ALPR Data.

Sharing of ALPR Data. ALPR Data will not be sold, shared or transferred to other persons outside of Lowe's, except we may share ALPR Data with (i) our service providers who perform services on our behalf, such as to provide ALPR system maintenance and improvement, (ii) law enforcement upon appropriate request and solely in connection with criminal investigations, and (iii) other third parties in order to protect the safety, security and rights of our customers, associates and visitors and to comply with legal requirements, processes and obligations.

Accuracy of ALPR Data; Retention. To ensure the accuracy of ALPR Data and identify and correct ALPR Data errors, we will periodically compare recorded license plate readings against license plate images captured by our ALPR systems and will correct errors when identified. We will retain ALPR Data for 90 days or for as long as necessary to fulfill the purposes for which we collected it. We will regularly delete ALPR Data when we determine that retention of ALPR Data is no longer necessary, but we reserve the right to retain ALPR Data to comply with legal requirements or to establish, exercise or defend legal claims.

Scope

When we use the term "personal information" in this Privacy Statement, we mean information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, to an individual within the context of the individual's role as a member of our Personnel or a related person. It does not include aggregated or deidentified information that is maintained in a form that cannot reasonably be used to infer information about, or otherwise be linked to, a particular individual. Where we maintain de-



identified data, we will maintain and use the data in de-identified form and not attempt to re-identify the data except as required or permitted by law.

The Privacy Statement covers the privacy practice of Lowe's Companies, Inc. and its U.S. operating subsidiaries and affiliates ("Lowe's"), except as outlined below. It applies to personal information about a prospective, current or former Lowe's customer, visitor or business partner.

In some cases, we may provide additional details about privacy practices specific to a particular operation or location. For example, some of our websites may provide additional privacy details unique to that website, or some stores may post additional privacy details specific to that store or an event such as an in-store experience.

This Privacy Statement *does not apply* to:

1. Lowe's job applicant-related and employment-related records.
2. Your interactions with third parties or their websites that are linked to or accessible from Lowe's websites or that are operated by unaffiliated parties, even though the website may contain references to Lowe's. The information collection, use and sharing practices are governed by the respective privacy notices at the bottom of the sites.
3. Credit-related products (such as Lowe's-branded credit cards), which are covered by the issuing banks' privacy notices.

How to Contact Us

If you have questions or comments about this Privacy Statement or if you would like us to update the information we have about you or your preferences, please contact us as indicated below.

Privacy Office
1000 Lowes Blvd., NB6LG
Mooresville, NC 28117
privacy@lowes.com

Updates

This Privacy Statement may be updated periodically and without prior notice to you to reflect changes in our information practices or relevant laws. We will post a notice on Lowes.com and other websites that point to this Privacy Statement to notify you of any substantive changes to the way we collect and use information. We will indicate at the top of the Privacy Statement when it was last updated.