

NORDSTROM CARD SERVICES

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Compliance

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Privacy Policy

Your use of the Digital Platforms, and our collection and use of your information, is subject to the [Nordstrom Credit Card Privacy Policy](#) and the [Nordstrom Credit Card Privacy Notice](#) (collectively, "Privacy Policy"). By accessing and using the Digital Platforms, you understand and agree that we may collect, use, retain, and share personal or other information about you or the device you use to access the Digital Platforms, including location-based information.

Use, Restrictions and User Conduct

This Digital Platform is intended to provide Nordstrom cardmembers easy access to information about your Nordstrom card account. You may not copy, modify, distribute or display, including "mirroring," perform, publish, transmit, encode, license, translate, create derivative works from, transfer or sell anything obtained from this Digital Platform. You agree that you will not alter any digital platform information and will not use the Digital Platform or any information obtained from it for any wrongful, unauthorized or unlawful purpose.

You will not decompile, reverse engineer, disassemble, attempt to derive the source code of, or modify any portion of the Digital Platforms, or use the Digital Platforms to develop

similar functionality. Additionally, you will not use any "deep-link", "page-scrape", "robot", "spider" or other automatic device, program, algorithm or methodology, or any similar or equivalent manual process, to access, acquire, copy, or monitor any portion of the Digital Platforms or its content, or in any way reproduce or circumvent the navigational structure or presentation of the Digital Platforms, to obtain or attempt to obtain any materials, documents or information for any purpose, including the training of artificial intelligence models, through any means not purposely made available through the Digital Platforms. We reserve the right to bar any such activity.

You will not attempt to gain unauthorized access to any portion or feature of the Digital Platforms, or any other systems or networks connected to the Digital Platforms or to any of our server(s), by hacking, password "mining," or any other means.

You will not probe, scan or test the vulnerability of the Digital Platforms or any network connected to the Digital Platforms, nor breach the security or authentication measures on the Digital Platforms or any network connected to the Digital Platforms.

You will not reverse lookup, access, trace or seek to trace any information on any other user of or visitor to the Digital Platforms, or any of our other customer(s), including any TD Bank account not owned by you, to its source, or exploit the Digital Platforms or any service made available or offered by or through the Digital Platforms, in any way where the purpose is to reveal or gain access to any information, including but not limited to personal identification or account information, other than your own information, as provided for by the Digital Platforms. You will not connect to a remote access session or allow anyone to use a remote access session to access any portion or feature of the Digital Platforms, including any of your account information or that of another customer.

You will not take any action that imposes an unreasonable or disproportionately large load on the infrastructure of the Digital Platforms or our systems or networks, or any systems or networks connected to the Digital Platforms or us.

You will not use any device, software, routine, or other action to interfere or attempt to interfere with the proper working of the Digital Platforms or any transaction being conducted on the Digital Platforms, or with any other person's use of the Digital Platforms.

You will not forge headers or otherwise manipulate identifiers in order to disguise the origin of any message or transmittal you send us through the Digital Platforms. You will not pretend that you are, or that you represent, someone else.

In using the Digital Platforms, you agree: (1) not to disrupt or interfere with the security of, or otherwise abuse, the Digital Platforms or any service, system resources, accounts, servers or networks connected to or accessible through the Digital Platforms or linked websites; (2) not to disrupt or interfere with any other user's enjoyment of the Digital Platforms or linked sites; (3) not to upload, post or otherwise transmit through or on the Digital Platforms any viruses or other harmful, disruptive or destructive files; (4) not to use or attempt to use or access the personal account or personal information of another or create or use a false identity on the Digital Platforms; and (5) not to attempt to obtain unauthorized access to the Digital Platforms or portions of the Digital Platforms which are restricted from general

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Notwithstanding the above, we do not take any assignment, transfer, or license in your Submissions to the extent limited by Applicable Law, including but not limited to, the Consumer Review Fairness Act.

We may, at our sole discretion, provide and use functionality, including artificial intelligence through the Digital Platforms that allows us to respond to your Submissions, including in message boards or live interactive chat (collectively, "Responses"). Nothing we communicate in a Response will be considered a legal agreement, representation, or warranty of any kind including but not limited as to our products, services, processes, decisions, or response times.

Account Information and Password Protection

Access and use of password protected and/or secure areas of the Digital Platforms is restricted to authorized users only. For your security, we may require additional verification steps or information to authenticate your identity or your status as a cardmember. Information regarding your access patterns may be collected and validated automatically, and a unique electronic signature may be created based on your specific access pattern. To prevent unauthorized access to or use of your account and the Digital Platform, you agree to protect and keep confidential your account number, username and password (collectively, "Sign In Information") or any other means of accessing your account or the Digital Platforms. If you disclose or allow use of your Sign In Information to any person or entity, you assume all risks and losses associated with such disclosure and are responsible for any transactions and activities authorized from your account. If you access your account and leave your browser or mobile phone unattended, unauthorized access could occur. Sign out of your account if you access it on a public or shared device. If you believe someone may attempt to use or has used your account without your permission, or that any other security breach has occurred, you must change your password and immediately notify us by calling 1.800.264.6260. Unauthorized individuals attempting to access this Digital Platform may be subject to prosecution.

You should not send any confidential or proprietary information to us via the Digital Platforms, except in connection with customer service and to perform those functions permitted by the Digital Platforms. Except as provided in our Privacy Policy, any information or materials that you or individuals acting on your behalf provide to us, will not be considered confidential or proprietary.

Biometric authentication may be used to access the Digital Platforms, provided your mobile device has the functionality and it has been enabled on the device and application. We do not control or have access to the biometric information stored on your device. If at any point you wish to disable biometrics for the Digital Platforms, simply go to Settings in the mobile application to make this change. Manual log in may be required from time to time for security purposes by the provider of your biometric authentication solution. We have no control over these activities.

One Time Passcode (OTP) authentication, via an email or SMS text message, may be enabled as part of our account verification process. Verification is done by the user receiving an email or text with a verification code which will have to be entered on the Digital Platform. You will be able to request an email or text with the one-time use code when additional authentication is required. This program will be ongoing and requires at least one verified email and/or phone number. Delivery of emails and texts related to this program are only available in English. This service may not be available through all phone systems or wireless carriers. Message and data rates may apply.

Representations and Warranties

You agree, represent, and warrant that (1) you are at least thirteen (13) years old, (2) you will not provide any information or materials that are defamatory, threatening, obscene, harassing or otherwise unlawful, (3) you are not on any U.S. Government list of prohibited or restricted parties; and (4) you are not attempting to or accessing the Digital Platforms from any country under sanctions by the Office of Foreign Assets Control (OFAC).

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LEGAL NOTICES MAY NOT BE SUBMITTED THROUGH THE DIGITAL PLATFORMS. WE DISCLAIM ANY OBLIGATION TO RESPOND TO ANY LEGAL NOTICES SUBMITTED THROUGH THE DIGITAL PLATFORMS

Applicable Law Jurisdiction, and Remedies

The law applicable to the interpretation and construction of these Terms and any transaction using or related to the Digital Platform, will be the laws of the United States and

the State of Delaware, without regard to principles of conflict of laws. You agree that all matters relating to your access to or use of the Digital Platforms, including all disputes, will be governed by the laws of the State of Delaware. Any legal action or proceeding arising out of or relating to these Terms or use of the Digital Platforms must be instituted in the State of Delaware, and the parties hereby submit to the exclusive jurisdiction of such courts in any action or proceeding. We reserve the right to seek all remedies at law and in equity for violations of these Terms, including the right to block access from a particular IP or email address to the Digital Platforms.

These Terms do not apply to any claims or disputes relating to or arising from your Nordstrom card account; any such claims or disputes will be governed by the terms and conditions of the applicable Card Agreements.

Risk of Loss

In the event of a system failure or interruption, your data may be lost or destroyed. Any transactions that you initiated, were in the process of completing, or completed shortly before a system failure or interruption should be verified by you through means other than online to ensure the accuracy and completeness of such transactions. You assume the risk of loss of your data during any system failure or interruption and the responsibility to verify the accuracy and completeness of any transactions so affected.

Denial of Access

These Terms constitute an agreement that is effective unless and until terminated by us. If, in our sole discretion, you fail to comply with any term or provision of this agreement, we may deny you access to the Digital Platforms. In the event of denial of access, you are no longer authorized to access the Digital Platforms, and the restrictions imposed upon you with respect to material copied or downloaded, and the disclaimers and limitations of liabilities set forth in these Terms, shall continue in force. These Terms constitute the entire agreement between you and us relating to the subject matter addressed herein.

Effective Date 11/03/2025