

---

# Ten steps to develop a multilayered privacy notice

Prepared by  
leading lawyers and experts in privacy with  
The Center for Information Policy Leadership

---

THE CENTER  
FOR INFORMATION  
POLICY LEADERSHIP  
HUNTON & WILLIAMS LLP

---



---

## Foreword

Experts agree that good privacy begins with effective transparency. Transparency requires privacy notices that are easy to understand, facilitate comparison, and are actionable. Privacy notices must also comply with legal requirements that may differ from country to country, and jurisdiction to jurisdiction. Research on how people learn has shown that for notices to be easy to read and understand, they must be short, use plain language, and be presented in a common format. Complete notices tend to be longer and more complex, so it is impossible to have both sets of requirements in one document. A multilayered notice is made up of a condensed notice that contains all the key factors in a way that is easy to understand and is actionable, and a complete notice with all the legal requirements. A growing number of privacy officials and experts agree that multilayered notices meet the transparency objective. Corporate and government sponsored research shows that multilayered notices build both trust and compliance. The work of the European Article 29 Working Party gives us confidence that layering a privacy notice is legally compliant.

**The purpose of this ten step guide is to help privacy practitioners in organizations of all sizes to assess their privacy notices and build effective multilayered notices, if appropriate.**

After several years of testing and development, the international privacy community has begun to adopt multilayered privacy notices that make it easy for consumers to understand how their information is used and protected, and to compare companies' privacy policies. These new notices also encourage compliance and make it possible for organizations to use the same privacy notices worldwide. While there are still differences of opinion on notice content, we are at a point where organizations may feel comfortable using the notices discussed in this ten step guide to develop an easy to read and compare privacy notice, compliant with the emerging standard.

The guide begins with background on multilayered notices and a discussion of why you might like to change or update your notice. It then provides the reader with ten steps that can be followed by organizations of all sizes when developing multilayered privacy notices. Finally, the guide provides the reader with resources available on the internet for reference when developing a multilayered notice.

## Background

With the growth of the internet in the 1990s, more and more organizations began publishing privacy notices. The complexity of the notices began to mirror the increasing complexity of information practices. Consumers found these notices confusing, and policymakers began to realize that the notices were failing to give the individual a clear picture of how their information would be used. Organizations had conflicting goals of creating notices that were easy to understand, complete, and compliant. By 2003, privacy leaders were beginning to discuss a concept called layered notices. A layered notice would be a short notice in a common template format, combined with a longer complete notice. This concept was endorsed by the 25th International Data Protection Conference, held in Sydney, Australia in 2003.

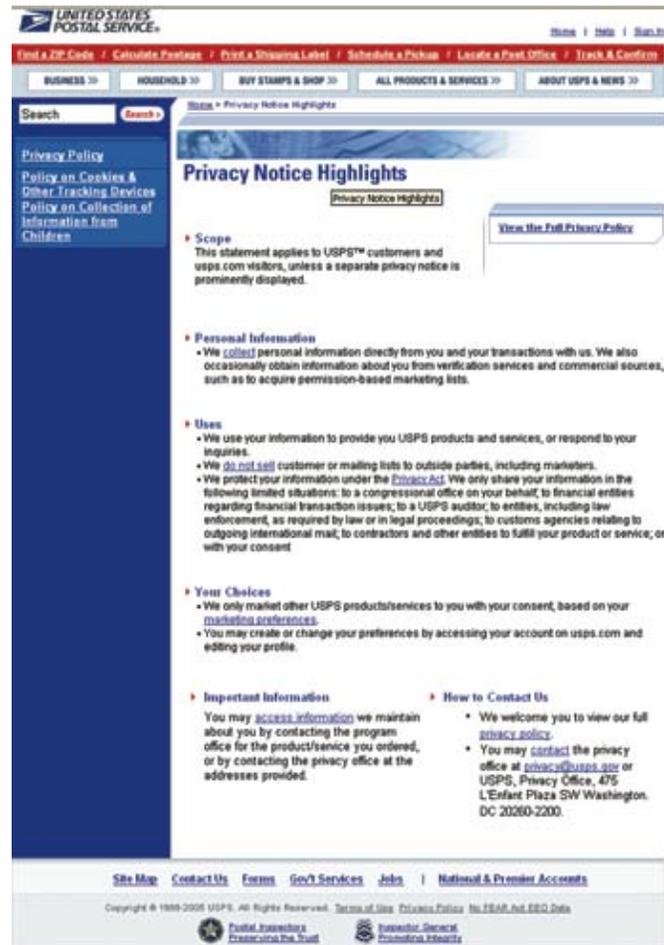
This basic concept was explored further at a workshop in Berlin in March 2004. The workshop, attended by data protection commissioners, other government officials, European consumer leaders and business, led to the Berlin Memorandum. The memorandum called for multilayered notices to be made up of as many as three layers. The additional layer would be a very short notice designed for use on portable digital devices, coupons and other places where space would be very limited. The Berlin Memorandum was discussed by the European Union's Article 29 Working Party, which adopted a common position endorsing multilayered notices in December 2004.

The Australian Data Protection Commissioner recommended this evolving norm in a 2005 review of the Australian private sector privacy law. The Australian government subsequently adopted a layered notice

on its website. The Ontario Information Commissioner, working with the Ontario Bar Association, used layered notices as the basis for their new health care privacy notices. The US Postal Service adopted a multilayered notice in July 2005. The Data Protection Commissioners of New Zealand and British Columbia became the first Data Protection Agencies to publish condensed notices in November 2005.

## Example

### USPS notice



The screenshot shows the USPS website's Privacy Notice Highlights page. The page is titled "Privacy Notice Highlights" and includes a search bar, a navigation menu, and a main content area with sections for Scope, Personal Information, Uses, Your Choices, Important Information, and How to Contact Us. The page is designed with a blue header and a white main content area.

**Privacy Notice Highlights**

**Scope**  
This statement applies to USPS™ customers and usps.com visitors, unless a separate privacy notice is prominently displayed.

**Personal Information**  
• We collect personal information directly from you and your transactions with us. We also occasionally obtain information about you from verification services and commercial sources, such as to acquire permission-based marketing lists.

**Uses**  
• We use your information to provide you USPS products and services, or respond to your inquiries.  
• We do not sell customer or mailing lists to outside parties, including marketers.  
• We protect your information under the Privacy Act. We only share your information in the following limited situations: to a congressional office on your behalf; to financial entities regarding financial transaction issues; to a USPS auditor; to entities, including law enforcement, as required by law or in legal proceedings; to customs agencies relating to outgoing international mail; to contractors and other entities to fulfill your product or service; or with your consent.

**Your Choices**  
• We only market other USPS products/services to you with your consent, based on your marketing preferences.  
• You may create or change your preferences by accessing your account on usps.com and editing your profile.

**Important Information**  
You may access information we maintain about you by contacting the program office for the product/service you ordered, or by contacting the privacy office at the addresses provided.

**How to Contact Us**  
• We welcome you to view our full privacy policy.  
• You may contact the privacy office at [privacy@usps.gov](mailto:privacy@usps.gov) or USPS, Privacy Office, 475 L'Enfant Plaza SW Washington, DC 20060-2200.

The first layered notices began appearing on US business websites in 2003. Companies began publishing multilayered notices in different languages in 2005. There are now condensed notices in over forty languages, including Arabic, Chinese, French, German, Korean, Japanese, Polish, and Russian.

This guide follows the recommendations in the European Union (EU) Article 29 common position of December 2004, which has gained wide acceptance within and outside the EU. This structure is as follows.

- Layer 1 - The short notice: the very minimum, for example, when space is very limited, providing only the identity of the data controller, contact details, and the purposes of processing.
- Layer 2 - The condensed notice: covering the basics in less than a page, ideally using subheadings, and covering Scope; Personal information collected; Uses and sharing; Choices (including any access options); Important information; How to contact us.

→ Layer 3 - The full notice.

## Why create a multilayered notice?

Privacy notices must be kept current. When updating the notice, organizations should strongly consider the multilayered approach. Multilayered notices are a big 'win' for organizations, consumers, and regulators.

Companies win because multilayered notices easily build consumer trust. Research conducted in Hong Kong, Germany, the United Kingdom, and the United States shows that consumers prefer the template-based condensed notice to longer text-based notices. The US Postal Service changed its notice when the template-based notice scored highest in a survey of public trust. Consumers like multilayered notices because they like information that is clear, graphically appealing, and easy to compare.

Companies also win because regulators in Europe and the Asia Pacific regions have agreed on the core concepts that need to be covered in short and condensed notices. This results in a single notice that can be translated into many languages, rather than a notice with different text for each country. This makes web notices much easier. P&G, MSN, and IBM have all published their web-based notices in more than 40 different languages.

### Example

#### P&G French notice

the P&G network cliquez ici pour retourner sur fr.pg.com

Procter&Gamble

**Déclaration de confidentialité de P&G**

**Domaine d'action**  
Cette déclaration s'applique aux sites Internet exploités par ou pour le compte de The Procter & Gamble Company et ses sociétés affiliées et filiales (P&G).

Procter & Gamble Privacy notice

**Informations personnelles** [Cliquez](#)

ici pour de plus amples informations

- Nous collectons les informations que vous choisissez de donner, telles que votre adresse e-mail ou postale.
- Nous collectons des informations non personnelles telles que le type de navigateur, le système d'exploitation et les pages Internet visitées pour nous aider à gérer nos sites.
- Nous utilisons des cookies et d'autres technologies Internet pour gérer nos programmes e-mail et Internet. Nous n'utilisons pas ces technologies pour collecter ou conserver des informations personnelles.
- Il est possible que nous obtenions des informations supplémentaires vous concernant, telles que des informations démographiques, provenant de sources disponibles dans le commerce.

**Utilisations** [Cliquez](#)

ici pour de plus amples informations

- Nous utilisons vos informations personnelles pour vous fournir les données et échantillons demandés, pour vous apporter une utilisation interactive personnalisée, et pour nous aider à développer de nouveaux produits et services qui répondent à vos besoins.
- Nous ne communiquerons pas vos informations personnelles à d'autres sociétés commerciales sauf si nous vous l'avons demandé et si nous avons obtenu votre consentement explicite. Si vous ne nous avez pas donné votre consentement, nous ne communiquerons pas vos informations personnelles.
- Nous utilisons les informations personnelles que vous nous avez fournies uniquement dans un but conforme à la raison pour laquelle vous nous les avez fournies.
- Lorsque nous fournissons, de façon temporaire, des informations personnelles aux sociétés qui nous prêtent leurs services, par exemple pour vous envoyer des e-mails ou des échantillons, nous demandons à ces sociétés de protéger les informations de la même façon que P&G. Ces sociétés de service ne peuvent utiliser vos informations personnelles dans un but différent de celui pour lequel vous les avez fournies à P&G.

**Vos droits et choix** [Cliquez](#)

ici pour de plus amples informations

- Vous avez le droit de posséder une copie des informations personnelles que vous avez fournies et de les modifier ou les actualiser.
- Vous pouvez demander à P&G de supprimer tout consentement préalable que vous auriez donné pour divulguer vos informations personnelles à d'autres sociétés commerciales.
- Vous pouvez demander à P&G de vous supprimer des programmes que vous avez souscrits à l'aide du lien de désinscription figurant dans nos programmes d'e-mail ou du lien ci-dessous.
- [Cliquez ici](#) pour sélectionner votre pays et pour être relié à l'adresse correcte à utiliser pour obtenir une copie des informations personnelles que vous avez fournies, supprimer votre consentement concernant la divulgation d'informations ou être supprimé de nos programmes.

**Comment nous contacter**

- Pour nous contacter avec une question [cliquez ici](#) (pour les adresses spécifiques des pays)  
Ou écrivez-nous à :  
P&G Privacy Team  
2 P&G Plaza  
Cincinnati, OH 45202 USA
- Pour lire toute notre Déclaration de confidentialité en ligne [cliquez ici](#) ;  
• Notre politique générale de confidentialité fournit des informations sur la façon dont nous protégeons d'autres types d'informations personnelles, tel que celles des employés ou des candidats. Pour lire notre politique générale de confidentialité, [cliquez ici](#) .

**Informations importantes**

- P&G s'engage à travailler avec les consommateurs pour obtenir une résolution juste de toute réclamation ou problème concernant la confidentialité.
- P&G respecte les lois de protections des données des pays.
- Nous coopérons avec les autorités de protection des données des pays si elles pensent qu'un problème de confidentialité s'est produit.
- La confidentialité de nos sites américains est certifiée par le cachet de confidentialité du Better Business Bureau (Bureau d'éthique commerciale) [Online](#) des États-Unis.

---

Data protection authorities like multilayered notices because they increase public understanding of privacy and data protection — a clear goal for regulation. Many regulators also believe that multilayered notices will result in increased compliance with existing notice requirements.

The bottom line is that all parties win when privacy notices are easy to read and understand.

## Creating a multilayered notice

Creating a privacy notice should not be viewed as an intimidating process. Developing a multilayered notice is no more difficult than a full legally compliant notice. If an organization has already created a full legally compliant notice, they can skip the first 5 steps below and move directly to creating a condensed notice in step 6. Good practice principles would suggest a legal review before publishing any notice.

### The ten steps

---

#### **Step 1 Determine what your company does with personal data**

Catalogue the organization's collection, use, sharing, protection, and destruction of information that is about individuals. There are many means of doing this. You could start with the data and map its flows throughout the organization. You could also begin with the uses, and determine the data needed to fulfill those uses. An organization must understand its data flows before creating notices.

- What personally identifiable data is collected directly from individuals, from transactions with individuals, or from third parties?
- Where is that information collected?
- How is the information used by the organization?
- Is it shared with third parties? If so, with whom, and for what purposes?
- How long is the information kept? How is it destroyed?
- How is the information secured?
- What choices does the individual have related to that use, retention, and sharing of information?
- Does the consumer have opportunities to access and make corrections related to the information, either because of requirements in law or policy in the organization?

The OECD, the US Direct Marketing Association, and many other organizations have websites, guides, and online tools that may help you develop your full notice.

#### **Step 2 Determine whether your company's treatment of personal data is legally compliant**

Review the laws, regulations, industry codes, contracts, and corporate promises that cover the collection and use of personally identifiable information to make sure the processes mapped meet legal expectations.

- Is the data or use covered by law or industry codes of conduct?
- Is there a contract in place to limit data use?

- 
- Is the data limited by consumers' choices exercised either directly with the organization or with third parties?
  - Does the law require special notifications or disclosures to consumers? If so, how must those notifications or disclosures be addressed?

### **Step 3 Develop and test an internal privacy policy that reflects how your company treats personal data**

Write an internal information policy to describe the processes. Make sure that the employees covered by the policy understand it.

- The internal policy should match the organization's culture. Write it in a way that matches the organization's identity standards, bearing in mind plain language.
- Test the policy with the legal department and other senior stakeholders.
- Test with line managers to make sure the internal policy actually reflects corporate behavior.
- Finally, test with employees to make sure they understand the policies. This testing should be done in a way that actually tests current compliance.

### **Step 4 Use that internal policy to create the organization's complete external privacy policy**

Make sure the external policy is consistent with the practices in step 1. This is the long, complete policy that meets all compliance requirements.

- Have you included all the legal requirements in the complete notice? If you are using the complete notice in many countries, it might have special sections to address particular national requirements.
- Have you included every significant use and sharing? Don't forget to mention if you use outside vendors, agents, and processors.
- Have you discussed information security? While the condensed notice doesn't require a security section, almost all complete notices should.

### **Step 5 Test and revise the full privacy notice**

Test the language and structure of the complete external policy to make sure it is understood by the target audience.

- Is the long notice in language that most individuals would understand? Just because the notice is long doesn't mean it should be hard to read. You should not need a university education to understand the notice. Keep the sentences simple and easy to read. Consistently use the same words to mean the same thing. This will also help translation.

Test the notice directly with consumers. This testing need not be costly. You can test a notice on your organization's website. Once you have tested the notice you should revise it based on the research, and then retest.

### **Step 6 Create the condensed notice**

Summarize the main elements of the complete policy in the six categories of the condensed notice. Use language that is easy to understand. If possible, take sentences directly from the full notice. This will help with consistency. You should compare the condensed and complete notices to make sure that

---

nothing has been left out of the condensed notice that is important or would be beyond the reasonable expectations of individuals.

→ **Scope**

Who is covered by the notice? The organization collecting the information? A family of companies? An entire industry? The scope should be defined clearly in as few sentences as possible. You should avoid long lists of affiliates - that detail should be in the longer notice.

**Example**

---

**Scope**

This statement applies to XYZ company Web Sites Worldwide.

→ **Personal information collected**

This section should describe the types of information collected from the individual, from transactions with the individual, and from third parties about the individual. You should mention information gained from third parties such as credit bureaus or credit referencing services used to make decisions about the individual. You should also mention if you use cookies, if they are linked to personally identifiable information.

**Example**

---

**Personal information**

- We collect information you choose to provide during your registration.
- We use common internet technologies, such as cookies and beacons, on our websites and emails.
- We sometimes obtain additional information about you from other sources, such as your demographics and lifestyle information.
- For more information about our information collection practices, please [click here](#).

→ **Uses and sharing**

This section discusses how the organization uses the information it collects. The organization should describe its own uses, uses by affiliated parties not listed in the scope, and non-affiliated sharing. The organization should list its own uses first, followed by affiliates and then non-affiliated third parties.

There has been a great deal of discussion about whether to mention sharing with vendors and agents in the condensed notice. Discussions with consumer, business, and data protection agency privacy leaders have led to a consensus that, in most cases, sharing with vendors and agents should be covered in the long notice. Any use and sharing that would be beyond the reasonable expectations of individuals, however, should be highlighted in the condensed notice.

---

### Example

---

#### Uses

- We use personal information to provide you with information and samples you request, and to help us develop new products and services that meet your needs.
- We do not share your personal information with other marketers unless we have asked for and obtained your explicit consent. If you do not provide your consent, we will not share your information.
- We will use personal information you provide only for purposes consistent with the reason you provided it.
- When we temporarily provide personal information to companies that perform services for us, such as to send you email or samples, we require those companies to protect the information in the same manner as XYZ. These service companies cannot use your personal information for any other purpose than the reason you provided it to XYZ.

#### → Choices

This section would include choices the individual has relating to the information collected and used. In some instances the choices are consents, while in other instances they are opt-outs. In many jurisdictions the consumer has the right to request access to information and request corrections or deletions. These choices should be in this section.

### Example

---

#### Choices

- You may access personal information that we hold about you. You can ask us to correct any errors or delete the information we have about you.
- You may opt-out of any further contact from us.
- To protect your privacy and the privacy of others, we may have to verify that you are who you say you are before we can give you access to, or change, information about you.

#### → Important information

Every organization has factors unique to its management of personally identifiable information. Some organizations have seal programs, while other organizations have special protections for information. This section is where organizations would place seals and other important facts. You could also mention special legal requirements in a particular jurisdiction, or information about where a person can complain.

---

### Example

---

#### Important information

BBBOnline reviews and enforces our compliance with this privacy notice. XYZ participates in the EU/Department of Commerce Safe Harbor Program.

#### → How to contact us

The last section gives the individual information on how to contact the organization for a complete notice, to ask questions, and to exercise choices. Many organizations give the individual more than one way to contact the organization.

### Example

---

#### How to contact us

E-mail: [privacy@xyz.com](mailto:privacy@xyz.com).

By post: XYZ, Privacy Office, 475 Morningside Drive, Rochester, NY 12345.

To see our full privacy policy, [click here](#).

### Step 7 Harmonize the full and condensed notices together

Now that you have developed the condensed notice it is time to go back and look at the full notice to see if there are any format changes to make them consistent. In some countries, many consumers will want to see the full notice. The complete and condensed notice must work together whether the complete notice will be available from a click-through on-line, or on request off-line.

- Does the complete notice need to be reorganized so that topics are in the same order as the condensed notice?
- On-line, do you want to hyperlink the complete and condensed notice?
- Are there words and phrases that need to be made consistent?
- Do the two notices reflect the same organizational identity?

### Step 8 Create the short notice

If the organization collects information over a hand-held computer, mobile phone, or with coupons, you should now develop the short notice for these applications.

The short notice must contain three items of information.

- Who is collecting the information?
- What is the primary use for the information? You should also include non-primary uses that would be beyond the reasonable expectations of the consumer.

- 
- Can you contact the organization easily for the condensed or complete notice? For example, maybe through a phone number, e-mail address or a message saying 'text 123 for more information.'

### **Step 9 Review and test the multilayered notices**

It is important to see whether the target audience understands how the three layers work together. This may be through consumer research on your website. Finally, you should read through the notices again to make sure that there is nothing in the complete notice that would be beyond the reasonable expectations of the consumer, that has been left out of the condensed notice. In some jurisdictions, this lack of consistency might be perceived as deliberate deception.

- Do the layers work together?
- Are there important facts that have been left out of the notice?
- Are all the notices consistent? Would the reader be surprised reading the full notice after reading the condensed notice?

### **Step 10 Publish your new multilayered notice**

Make sure the various layers are published in the correct locations. All employees with consumer contact must be aware of the notice layers and how to provide a complete notice when asked.

- Have your consumer affairs staff been educated on the various notice layers?
- Can they explain your policies to the intended audiences?
- Have you placed the various layers where they legally must be placed, as well as where you want them placed to build trust?

### **Resources**

For more information and for the documents referenced in this paper, please visit the Center for Information Policy Leadership at [www.informationpolicycenter.com](http://www.informationpolicycenter.com). You will also find useful information at:

- 1 Direct Marketing Association Privacy Policy Generators  
[www.the-dma.org/privacy/privacypolicygenerator.shtml](http://www.the-dma.org/privacy/privacypolicygenerator.shtml)
- 2 BBBOnLine  
[www.bbbonline.org/reliability/privacy/](http://www.bbbonline.org/reliability/privacy/)
- 3 OECD Privacy Statement Generator  
[www.oecd.org/sti/privacygenerator](http://www.oecd.org/sti/privacygenerator)

© 2007 The Center for Information Policy Leadership at Hunton & Williams LLP. Attorney advertising materials. The content of this paper is strictly the view of the Center for Information Policy Leadership and does not represent the opinion of either its individual members or Hunton & Williams LLP. The Center does not provide legal advice. These materials have been prepared for informational purposes only and are not legal advice, nor is this information intended to create an attorney-client or similar relationship. Whether you need legal services and which lawyer you select are important decisions that should not be based solely upon these materials. Please do not send us confidential information. Contact: Martin E. Abrams, Executive Director, The Center for Information Policy Leadership, 1900 K Street, NW, Washington, DC 20006-1109, (202) 955-1627, [mabrams@hunton.com](mailto:mabrams@hunton.com).

# Portfolio of condensed notices

## Government of Australia

The screenshot shows the Australia.gov.au website with a navigation menu and a search bar. The main content area is titled "Privacy Notice Highlights" and contains several sections: SCOPE, PERSONAL INFORMATION, USES, YOUR CHOICES, IMPORTANT INFORMATION, and HOW TO CONTACT US. The footer includes links for Privacy, Copyright, Disclaimer, Accessibility, and Site Map.

**australia.gov.au**  
Your connection with government

ABOUT THIS SITE | CONTACT US | HELP

Australian Government

HOME | GOVERNMENT IN AUSTRALIA | WEBSITES A TO Z | PUBLICATIONS | MEDIA | WEB FEEDS | CONTACTS

searchgov Australia

Search Advanced Search

### INFORMATION FOR

### BROWSE BY SUBJECT

### ONLINE SERVICES

## Privacy Notice Highlights

#### SCOPE

This statement applies to the australia.gov.au website only. The website is managed by the Department of Finance and Administration.

#### PERSONAL INFORMATION

Australia.gov.au collects personal information that you choose to give us, for example your email address. We do not collect identifiable personal information about you if you only browse this website.

#### USES

We only use your personal information for the purposes for which you gave it to us. We do not share information about you with other government agencies or other organisations without your permission unless it:

- is necessary to provide you with a service that you have requested;
- is required or authorised by law; or
- will prevent or lessen a serious and imminent threat to somebody's health.

We analyse non-identifiable web site traffic data to improve our services. We do not use cookies or web bugs.

#### YOUR CHOICES

You may gain access to personal information about you that we hold. You can have us correct any errors or delete the information we have about you. You may opt out of any further contact from us. To protect your privacy and the privacy of others, we may have to gain evidence of your identity before we can give you access to information about you or change it.

#### IMPORTANT INFORMATION

This website is bound by the Information Privacy Principles of the Privacy Act 1988. We also follow the Guidelines for Federal and ACT Government Websites issued by the Office of the Privacy Commissioner.

#### HOW TO CONTACT US

[Contact us](#) about any of your privacy concerns or to suggest further improvements to this website. Alternatively, write to us at:

**Manager, australia.gov.au**  
Australian Government Information Management Office  
Department of Finance and Administration  
John Gorton Building  
King Edwards Terrace  
Parkes ACT 2600  
AUSTRALIA

For more information about our privacy practices, see our [full privacy statement](#).

Privacy | Copyright | Disclaimer | Accessibility | Site Map

# Portfolio of condensed notices

## Chase (English)



Home About Us Careers Contact Us Find Us Privacy & Security Site Map

Individuals Small Business Advice & Planning Customer Center

Privacy & Security Privacy Highlights

Search

Log On



### Privacy Policy Highlights

**Related Topics**

- > Privacy Highlights
- > Privacy Policy
- > Online Consumer Information Practices
- > Online Security Measures
- > Online Security Tips
- > Your Privacy Choices
- > Protect Your Identity
- > FAQs

**Contact Us** on questions regarding privacy & security.

**Important Security Reminder**  
Protect the security of your online account.

For more information, read our [Full Privacy Policy](#).

#### PERSONAL INFORMATION

- We get information from your requests for our products or services. One example is income on loan applications.
- We get information about your transactions with us and with others. For example, we have your account balance information.
- We get information, such as your credit history, from credit bureaus.

#### SCOPE

- These statements apply to the Chase and Bank One family of companies owned by JPMorgan Chase & Co. and to our consumer customers.

#### USES

- We manage information to serve you.
- We may share information about you within our family to offer you financial products and services.
- We may share information about you with outside companies that work for us. These may include firms that assist in marketing our products.
- We may share information about you with outside financial companies to allow you the opportunity to receive additional products or services.
- We may share information about you outside of our family as permitted by law, including our service providers, credit bureaus and law enforcement.

#### YOUR PRIVACY CHOICES

- You may tell us not to share information about you with non-financial companies outside of our family of companies.
- You may tell us not to share certain information about you within our family of companies.
- To make any of these choices, submit your privacy choices [online](#) or contact us at 1-888-868-8618.

#### IMPORTANT INFORMATION

- Review helpful information on [identity theft](#) or how to get help if you become a victim.
- View our [online consumer information practices](#).
- View the [Privacy & Security FAQs](#).
- Some states have different privacy provisions.

#### HOW TO REACH US

- [Contact us](#) via email or by calling 1-888-868-8618.
- Submit your privacy choices [online](#).

For more information, read our [Full Privacy Policy](#).

This site is directed at persons in the United States only. Persons outside the United States may visit [International Banking](#).

[En Español](#)

Home | JPMorgan | JPMorgan Chase

[Terms & Conditions](#)  
© 2005 JPMorgan Chase & Co.

# Portfolio of condensed notices

## MSN (Japanese)

msn.co.jp **msn** MSN プライバシーに関する通知 ご意見ご感想

最終更新日: 2005 年 3 月



### この通知について

本通知は、[MSN プライバシーに関する声明](#)の全文に対するダイジェスト版です。本通知およびプライバシーに関する声明の全文は、MSN の Web サイトおよびサービスに適用されます。

### 個人情報の収集

[詳細情報](#)

- MSN では、お客様が MSN のサービスに登録する際、お客様に個人情報をお尋ねしています。
- 収集した情報を、他の Microsoft Corporation のサービスおよび他社から取得した情報と結合することもあります。
- MSN では、お客様と MSN のサイトおよびサービスのやりとりを記録し、お客様ごとのサービスを提供するために、Cookie およびその他の技術を使用しています。

### 個人情報の利用

[詳細情報](#)

- MSN では、お客様の要求にお応えするサービスを配信するために、情報を収集しています。MSN のサービスでは、お客様の興味に合わせたコンテンツおよび広告が表示されることがあります。
- MSN では、お客様の個人情報を利用して、Microsoft Corporation およびその関連会社が提供するその他の製品を宣伝したり、MSN のサービスに関するアンケートの返信を送信しています。
- MSN が顧客リストを第三者に販売したり貸し出したりすることはありません。ただし、サービスの提供を促進するため、個人情報の取扱いの全部又は一部を他社に委託することがあります。

### 重要な情報

- 特定の MSN サービスに関する情報については、[プライバシーに関する声明 \(全文\) の「特定の MSN サイトおよびサービスに関する特定情報」](#)をよくお読みください。
- MSN の登録サービスおよびサインイン サービスには、Microsoft Passport Network を使用しています。Passport サービスの詳細については、[Microsoft Passport Network プライバシーに関する声明](#)をお読みください。
- お客様のプライバシーに関するその他の対策について確認するには、[プライバシーに関する声明 \(全文\) の「お客様の個人情報の収集および使用」](#)を参照してください。
- お客様のコンピュータ、受信トレイ、個人情報、およびご家族とのオンラインコミュニケーションの保護に関する詳細については、[「オンラインの安全」](#)にアクセスしてください。

### お問い合わせ先

プライバシー保護の実施内容に関する詳細については、「[MSN Web サイトのプライバシーに関する声明](#)」(全文) ([http://privacy1.msn.com/jp/fullnotice\\_armv](http://privacy1.msn.com/jp/fullnotice_armv)) にアクセスしてください。または、以下の宛先まで郵便でご連絡ください。

MSN Privacy  
Microsoft Corporation  
One Microsoft Way  
Redmond, WA 98052  
U.S.A.

インターネットでのお問い合わせは [こちら](#) から受け付けております。

家族のインターネット MSN プレミアムウェブサービス ご意見ご感想

The screenshot shows the IBM Slovenia website's privacy policy page. At the top, there is a navigation bar with the IBM logo, a search bar, and links for 'Slovenija [zamenjaj]' and 'Pogoji uporabe'. Below this is a secondary navigation bar with links for 'Domača stran', 'Proizvodi', 'Storitve & rešitve', 'Podpora & datoteke', and 'Moje nastavitve'. The main content area is titled 'Zasebnost' (Privacy) and contains several sections: 'Zasebnost' (Privacy), 'IBM-ov pravilnik o zasebnosti' (IBM Privacy Policy), and 'Piškotki (Cookies)'. A sidebar on the left lists 'Sorodne povezave' (Related links) including 'TRUSTe'. The main content includes a 'Področje veljavnosti' (Scope of applicability) section stating the policy applies globally. It also features sections for 'Osebne informacije' (Personal information), 'Uporabe' (Uses), 'Vaše izbire' (Your choices), and 'Pomembne informacije' (Important information). A 'Kako stopiti v stik z nami' (How to contact us) section provides contact details for IBM in the USA. The footer contains a navigation bar with links for 'O IBM', 'Zasebnost', and 'Stik'.

IBM

Slovenija [zamenjaj] | Pogoji uporabe

Išči

Domača stran | Proizvodi | Storitve & rešitve | Podpora & datoteke | Moje nastavitve

### Zasebnost

IBM-ovi postopki za varovanje zasebnosti na spletu

**Področje veljavnosti**

Ta izjava se nanaša na spletna mesta IBM po vsem svetu.

**Zasebnost**

IBM-ov pravilnik o zasebnosti

Piškotki (Cookies)

Sorodne povezave

- TRUSTe

**Osebne informacije**

Na internetu nas lahko obiščete brez identifikacije ali podajanja osebnih informacij. Občasno pa bomo od vas morda zahtevali informacije, na primer: za obdelavo naročila, za odgovarjanje na vprašanja, za zagotavljanje naročnine ali v zvezi z vašo prošnjo za delovno mesto. Te informacije lahko dopolnimo za izvedbo transakcije ali za nudenje boljših storitev

**Uporabe**

- Za izpolnitev vaših zahtev z naše strani ali strani drugih, ki so vključeni v izpolnitev.
- Za stopanje v stik z vami za ankete o zadovoljstvu strank, za raziskovanje trga ali v povezavi z določenimi transakcijami.
- S strani IBM-a in izbranih organizacij za namene trženja, če ste tako uporabo dovolili.
- V nedoločljivi obliki za analizo (npr. podatki o poteku obiskov spletnih strani).
- Za razvoj našega poslovnega odnosa, če predstavljate IBM-ovega poslovnega partnerja ali prodajalca.

**Vaše izbire**

- Ko zbiramo vaše informacije, nam lahko poveste, da ne želite, da so le-te uporabljene za nadaljnje trženje, in vaše želje bomo upoštevali.
- V brskalniku lahko izklopite piškotke.

**Pomembne informacije**

IBM je član programa TRUSTe ([www.truste.org](http://www.truste.org)). IBM upošteva določila okvirnega sporazuma Safe Harbor med EU in ZDA. Za popraviljanje nepravilnosti v IBM-ovem zapisu vaših osebnih informacij se obrnite na pošiljatelja ali IBM na [access\\_request@us.ibm.com](mailto:access_request@us.ibm.com).

Za celotno IBM-ovo obvestilo si oglejte [IBM-ov pravilnik o zasebnosti](#).

**Kako stopiti v stik z nami**

Vprašanja o tej izjavi ali IBM-ovi obravnavi vaših informacij lahko pošljete na:

[prvcy@us.ibm.com](mailto:prvcy@us.ibm.com) ali

Privacy, IBM, 1133 Westchester Avenue, White Plains, NY 10604 USA.

O IBM | Zasebnost | Stik

# Portfolio of condensed notices

## Lenovo (German)

The screenshot shows the Lenovo website's privacy policy page in German. At the top, there is a navigation bar with the Lenovo logo, a search bar, and links for 'Deutschland [ändern]' and 'Nutzungsbedingungen'. Below the navigation bar, there are links for 'Home', 'Lenovo Store', 'Support & Downloads', and 'Mein Profil'. The main content area is titled 'Datenschutz' (Data Protection) and includes a sub-header 'Umgang mit den Lenovo Datenschutzbestimmungen im Web'. A sidebar on the left contains links for 'Datenschutz', 'Datenschutz Details', and 'Cookies'. The main content is organized into several sections: 'Geltungsbereich' (Scope of Application), 'Persönliche Informationen' (Personal Information), 'Verwendung Ihrer Daten' (Use of Your Data), 'Ihre Auswahlmöglichkeiten' (Your Options), and 'Wichtige Informationen' (Important Information). A 'Kontakt' (Contact) section is located on the right side of the main content area. The footer contains links for 'Lenovo in Deutschland', 'Datenschutz', and 'Kontakt'.

Deutschland [ändern] | Nutzungsbedingungen

Home | **Lenovo** Store | Support & Downloads | Mein Profil

### Datenschutz

Umgang mit den Lenovo Datenschutzbestimmungen im Web

**Geltungsbereich**  
Diese Erklärung betrifft die Lenovo Websites weltweit.

**Datenschutz**  
Datenschutz Details  
Cookies

**Persönliche Informationen**  
Im Normalfall können Sie unsere Internetseiten aufrufen, ohne irgendwelche Angaben über Ihre Person zu machen. In Einzelfällen benötigen wir jedoch Informationen von Ihnen, beispielsweise um mit Ihnen zu korrespondieren, um einen Auftrag auszuführen, um ein Abonnement abzuwickeln oder wenn Sie sich auf eine Stellenausschreibung bewerben. Gegebenenfalls beziehen wir Dritte ein, um eine Transaktion auszuführen oder um einen besseren Service anbieten zu können.

**Verwendung Ihrer Daten**

- Zum Ausführen Ihrer Anforderungen durch uns oder durch in die Auftragsabwicklung einbezogene Dritte.
- Um Sie im Rahmen einer Umfrage zur Kundenzufriedenheit oder für Marktforschungszwecke oder in Verbindung mit einer Transaktion zu kontaktieren.
- Für Marketingzwecke von Lenovo und ausgewählten Dritten, wenn Sie zugestimmt haben, dass Ihre Daten für derartige Zwecke verwendet werden dürfen
- Als anonyme Informationen zur Analyse (z. B. Click-Stream-Daten).
- Zum Ausbau der Geschäftsbeziehungen, wenn Sie ein Lenovo Business Partner oder Lieferant sind.

**Ihre Auswahlmöglichkeiten**

- Wenn wir Daten von Ihnen erfassen, können Sie uns auffordern, diese Daten nicht für weitere Marketingkontakte zu verwenden. Diesen Wunsch werden wir respektieren.
- Sie können die Cookies in Ihrem Browser deaktivieren.

**Wichtige Informationen**  
Um falsche Angaben im Lenovo Datenschutz mit Ihren persönlichen Daten zu korrigieren, antworten Sie dem Absender  
Die vollständige Lenovo Erklärung finden Sie unter [Lenovo Datenschutzbestimmungen](#)

**Kontakt**  
Fragen zu dieser Erklärung oder zum Umgang von Lenovo mit Ihren Daten können an folgende Adresse geschickt werden:  
Privacy, Lenovo  
1133 Westchester Ave.  
White Plains, NY 10604  
[privcy@us.lenovo.com](mailto:privcy@us.lenovo.com)

Lenovo in Deutschland | Datenschutz | Kontakt