

decided by the Participants. In the event of any access to, or disclosure of,
the information authorized by a Participant to the Participants or to a

Annex 1

Applicable Privacy Laws

I. Federal Trade Commission

- a) Federal Trade Commission Act, 15 U.S.C. §§ 41-58
- b) Fair Credit Reporting Act, 15 U.S.C. §§ 1681-1681u
- c) The Children's Online Privacy Protection Act, 15 U.S.C. §§ 6501-6506
- d) Gramm-Leach-Bliley Act, codified in relevant part at 15 U.S.C. §§ 6801-6809 and §§ 6821-6827
- e) Telemarketing and Consumer Fraud and Abuse Prevention Act, 15 U.S.C. §§ 6101-6108
- f) CAN-SPAM Act of 2003, 15 U.S.C. §§ 7701-7713

II. Information Commissioner's Office

- a) Data Protection Act, 2018
- b) General Data Protection Regulation (GDPR);
- c) Privacy and Electronic Communications (EC Directive) Regulations, 2003 (PECR);
- d) Security of Network and Information Systems Directive (NIS Directive); and
- e) Electronic Identification and Trust Services Regulation (eIDAS).