

Terms & Conditions

1. Acceptance of Terms

By accessing or using this website (“Secure Global Enterprise ”), you agree to be bound by these Terms & Conditions (“Terms”). If you do not agree, you must discontinue use of the Site.

These Terms apply to all visitors, clients, consumers, and any party interacting with the Site.

2. Purpose of the Website

This Site provides general information about our debt collection services. **It does not provide legal, financial, or professional advice.**

Nothing on this Site creates a client relationship or modifies any existing agreement between you and our agency.

3. Compliance With Debt Collection Laws

Our agency complies with all applicable laws and regulations, including:

- **Fair Debt Collection Practices Act (FDCPA)**
- **Gramm-Leach-Bliley Act (GLBA)**
- **State debt collection laws and licensing requirements**

Use of this Site does not replace your rights under these laws.

4. Consumer Communications

By contacting us through the Site, you authorize us to respond using the contact information you provide. However, **we will never discuss or disclose debt information to unauthorized parties.**

Submitting information through the Site does not constitute:

- A payment agreement
- A settlement
- A legal notice
- A dispute submission (unless explicitly stated on the form)

5. Accuracy of Information

We make reasonable efforts to ensure the information on this Site is accurate and up to date. However, we do not guarantee:

- Completeness
- Accuracy
- Reliability
- Availability

Use of the Site is at your own risk.

6. Payment Portal Use

If the Site includes an online payment portal:

- Payments may be processed by third-party vendors
- You are responsible for entering accurate account information
- We are not liable for failed, delayed, or misdirected payments caused by user error or third-party systems

Submitting a payment does not guarantee settlement unless confirmed in writing.

7. Intellectual Property

All content on this Site—including text, graphics, logos, and design—is the property of the agency or its licensors and is protected by copyright and trademark laws.

You may not:

- Copy
- Reproduce
- Modify
- Distribute
- Sell

any content without written permission.

8. Prohibited Use

You agree not to use the Site for:

- Fraudulent or unlawful purposes
- Attempting to access unauthorized account information
- Uploading harmful code or interfering with Site functionality
- Impersonating another person or entity

Violations may result in legal action.

9. Third-Party Links

The Site may contain links to third-party websites. We are not responsible for:

- Their content
- Their privacy practices
- Their security

Accessing third-party sites is at your own discretion.

10. Limitation of Liability

To the fullest extent permitted by law, the agency is **not liable** for:

- Damages arising from use or inability to use the Site
- Errors or omissions in Site content
- Unauthorized access to your information
- Third-party actions or failures

Your sole remedy is to discontinue use of the Site.

11. No Warranty

The Site is provided “**as is**” and “**as available**” without warranties of any kind, express or implied.

12. Privacy Policy

Your use of the Site is also governed by our **Privacy Policy**, which explains how we collect, use, and protect personal information.

13. Changes to Terms

We may update these Terms at any time. Continued use of the Site after changes are posted constitutes acceptance of the revised Terms.

14. Governing Law

These Terms are governed by the laws of the state in which our agency is located, without regard to conflict-of-law principles.

