

Privacy Policy

A debt collection privacy policy explains how your agency collects, uses, stores, and protects debtor information, and it must comply with laws such as the FDCPA, GLBA, CCPA/GDPR (if applicable), and data-security standards.

1. Introduction

This Privacy Policy explains how we collect, use, disclose, and protect personal information in connection with our debt collection activities. We are committed to safeguarding consumer privacy and complying with all applicable laws, including the **Fair Debt Collection Practices Act (FDCPA)**, **Gramm-Leach-Bliley Act (GLBA)**, and relevant state privacy laws.

By interacting with us, you acknowledge that your information may be used as described in this policy.

2. Information We Collect

We may collect the following categories of personal information:

- **Identity information:** name, address, date of birth
- **Contact information:** phone numbers, email addresses
- **Account information:** creditor name, account number, balance, payment history
- **Verification data:** Social Security number (when required for identity matching)
- **Communication records:** call recordings, emails, letters, text messages
- **Regulatory information:** dispute requests, validation requests, compliance documentation

We collect information from creditors, credit bureaus, public records, and directly from consumers.

3. How We Use Personal Information

We use personal information only for lawful and legitimate purposes, including:

- Collecting and servicing outstanding accounts
- Verifying identity and preventing fraud
- Responding to disputes, validation requests, and consumer inquiries
- Complying with federal and state regulations
- Internal auditing, training, and quality assurance
- Processing payments and maintaining account records

We do **not** use personal information for marketing or unrelated purposes.

4. Legal Basis for Processing (If Applicable)

Where required by law (e.g., GDPR or state privacy laws), we process personal information based on:

- **Legal obligations**
- **Legitimate interests** (debt recovery)
- **Contractual requirements**
- **Consumer consent**, when applicable

5. How We Share Information

We may share personal information with:

- Original creditors or current debt owners
- Attorneys, courts, or regulatory agencies
- Credit bureaus (as permitted by law)
- Payment processors and service providers
- Compliance auditors and professional advisors

We do **not** share information with employers, family members, or unauthorized third parties.

6. Data Security

We use administrative, technical, and physical safeguards to protect personal information, including:

- Encryption of data in transit and at rest
- Access controls and employee authentication
- Secure storage and restricted access to sensitive data
- Regular cybersecurity monitoring and audits
- Employee training on privacy and compliance

7. Consumer Rights

Depending on your jurisdiction, you may have the right to:

- Request access to your personal information
- Request correction of inaccurate information
- Request deletion of certain data (subject to legal retention requirements)
- Request that we limit or stop communications
- Dispute the validity of a debt
- Request verification of a debt

We will respond to all legally valid requests within required timeframes.

8. Data Retention

We retain personal information only as long as necessary to:

- Fulfill debt collection obligations
- Comply with legal and regulatory requirements
- Maintain accurate business and audit records

After retention periods expire, data is securely deleted or anonymized.

9. Children's Privacy

We do not knowingly collect or process information from individuals under 18 years of age.

10. Changes to This Policy

We may update this Privacy Policy periodically. Any changes will be posted with a revised "Effective Date."