

Debtfolio

Privacy Policy

Effective Date: Oct 1, 2022

Debtfolio is a collection of tools and services facilitating debt sales, collections, media management, and related features. The software is developed and maintained by Vivid Tech Services, LLC. For purposes of this privacy policy (the “Privacy Policy”), “Personal Data” means any information relating to an identified or identifiable natural person, and in any event, as defined by applicable law.

Scope

Here we explain how and why we collect, store, handle, and share your Personal Data when you use our websites, mobile applications, software, products, and services (collectively, “Debtfolio” or “Services”). We also outline the controls and choices you have around when and how you choose to share your Personal Data. This Privacy Policy applies to site visitors and consumer users of the Services.

Revisions to the Privacy Policy

We may revise this Privacy Policy from time to time to reflect changes to our Services or legal, regulatory, or operational requirements. If we make a material change, we will provide advance notice (e.g., by email) before such changes go into effect. If you object to any changes, you may stop using our Services. Your continued use of our Services after any changes go into effect indicates your acknowledgment and acceptance of those changes.

What Information We Collect

When you use our Services, we collect the following types of Personal Data about you to provide, protect, improve, and promote our Services:

1. **Account information.** We collect information that you provide when you do things like sign up for an account, such as your name and email address.

2. **Information you voluntarily provide.** You may voluntarily provide certain information to us when you use the Services.
3. **Information you allow others to provide us.** If you direct us to reach out to third parties to help execute on a service, we may collect information about you from those third parties as well.
4. **Interactions with Debtfolio.** From time to time, you may choose to communicate with Debtfolio while using the Service. To do this, we collect and record your interactions with Debtfolio, including in-app chats, voice and video calls, SMS messages, as well as any photos, videos, or other media you share with Debtfolio.
5. **Product usage information.** We collect information about the way you use our Services, such as actions you take in your account and the way you use our website and app. We use this information to do things like diagnose and troubleshoot issues with our Services, as well identify ways to improve our Services.
6. **Cookies and other tracking technologies.** We use tracking technologies like cookies, web beacons, and pixel tags (together, “cookies”) to provide, improve, protect, and promote our Services. For example, cookies help us remember your preferences, understand how you interact with our Services, and improve them based on that information. We may also use third-party service providers - e.g. payment processors - who set cookies and similar technologies to when you are on our Services or on other devices, apps, websites, or in the emails you may receive from them.
7. **Device information.** We collect information from and about the devices you use to access our Services. This includes things like IP addresses, operating system, the type of browser and device you use, language settings, and identifiers associated with your device.
8. **Location information.** We may derive information about your location based on your IP address and use it to provide and protect our Services.
9. **Third Parties.** We may also obtain information about you from third parties, including for instance: Corporate Affiliates (as defined below), joint marketing partners, lead providers, and fraud and risk mitigation vendors.

How We Use Your Personal Data

We may use your Personal Data for the following purposes:

1. **To understand, troubleshoot, and fix issues with our Services.** We may use your Personal Data – such as feedback you provide or bugs that you report to us – to identify and troubleshoot issues and make sure our Services are working properly.
2. **To evaluate and develop new features, technologies, and improvements to our Services.** We use your Personal Data to better understand how you use our Services and to develop new features and technologies that we think might benefit you or other users.
3. **To communicate with you.** We use your Personal Data to communicate with you, provide customer service, respond to your communications and requests, and contact you about your use of our Services.
4. **To promote our Services.** We will occasionally send you news about features, upgrades, and promotional offers related to our Services that may be of interest to you. These communications may be by various methods, including email, in-product notifications, and push notifications.
5. **To protect you, others, and our business.** We use your Personal Data to protect you, others, and our business, including (a) detecting, investigating, and preventing spam, fraud, and other abusive behavior; (b) enforcing our Terms of Service and other policies; and (c) protecting our systems from malware and other security risks.
6. **To comply with our legal obligations and law enforcement requests.** Our Services are subject to certain laws and regulations which may require us to process your Personal Data.
7. **To further our legitimate business purposes.** We may also use your Personal Data to further our legitimate interests and business purposes, such as conducting business planning and analysis, auditing, reporting, and forecasting.
8. **To carry out your instructions.** We may also use your personal data for other purposes to which you have consented.

Who We Share Your Data With

We may share your data with the following third parties to provide, protect, improve, and promote our Services:

1. **Other users of the Services.** If you choose to provide feedback about Debtfolio, we may share your feedback with other Services users so that they can make more informed decisions about who they choose to work on their plans. We may also share aggregated data about how you and other users have used the Services so that others can understand trends in user activity.
2. **Law enforcement and the public interest.** We may disclose your data to third parties if we determine, at our sole discretion, that such disclosure is reasonably necessary to: (a) comply with a legal obligation under applicable law or respond to valid legal process or appropriate government request; (b) protect any person from death or serious bodily injury; (c) prevent fraud or abuse of Debtfolio, the Services, or other members; (d) protect Debtfolio's rights, property, safety, or interest; or (e) perform a task carried out in the public interest.
3. **Corporate Affiliates of Debtfolio.** Debtfolio shares infrastructure, systems, and technology with its Corporate Affiliates to provide, improve, protect, and promote our Services. "Corporate Affiliate" means a company or other business entity that is controlling, controlled by, or under common control with Debtfolio. We reserve the right to share your data with our Corporate Affiliates for these purposes, as permitted by applicable law and in accordance with their terms and policies.
4. **Parties in connection with a corporate transaction.** We will share your Personal Data with third parties in connection with a corporate transaction, such as a merger, sale of all or a portion of company assets or shares, reorganization, change of control, or acquisition of all or a portion of our business by another company. In the event of a corporate transaction, Debtfolio will continue to ensure the confidentiality of your Personal Data and will give you reasonable notice before your Personal Data is shared with a third party or becomes subject to a different privacy policy.

5. **With your consent.** There may be circumstances where we will share information about you with third parties at your request.

We may also use your Personal Data to generate de-identified and/or aggregated data, which we may use and share for any lawful purpose.

Retention And Deletion Of Your Data

We will retain your Personal Data until you request deletion. Please note that we may retain some information if necessary to comply with our legal obligations, prevent fraud, assist in investigations, resolve disputes, enforce our agreements, or pursue legitimate business purposes.

Transfer to Other Countries

To provide you with our Services and carry out the activities specified in this Privacy Policy, we may store, process, and transmit data in the United States and globally – including places outside your country. Your Personal Data, therefore, may be subject to privacy laws that are different from those in your country.

Children

Our Services are not intended for children under 18 years of age, and we do not knowingly collect Personal Data from children under 18. If you are a parent or guardian of a child under 18 and become aware that your child has provided Personal Data to us without your consent, you may review and request deletion of your child's Personal Data by contacting Debtfolio at support@debtfolio.co. If we learn that we have collected Personal Data from a child under 18, we will take reasonable steps to delete that Personal Data.

Your Preferences and Privacy Rights

You can control how you receive the following communications from us:

- **Email marketing** - You can stop receiving marketing emails from us by clicking on the "unsubscribe" link provided at the bottom of each marketing email, or by opting out of them on your Account Settings page. Note that you may not opt out of services-related emails (e.g., information about your subscription, orders, changes to your account, updates to our Terms or this Privacy Policy, and technical and security notices).

- **Cookies** - You can disable the use of cookies by modifying your browser settings, but note that this may limit your ability to use our Services. Due to a lack of an agreed upon standard for interpreting Do Not Track (DNT) signals, our systems currently do not respond to DNT signals from browsers visiting our websites. Please note that cookie-based opt-outs are not effective on mobile applications. However, you may opt out of personalized advertisements on some mobile applications by following the instructions for [Android](#), [iOS](#) and [others](#). You can find information on how to exercise control over cookies in our [Cookie Policy](#).

You may also have a right to control your Personal Data and how it's collected, used, and shared. In accordance with applicable law, you may have the following rights:

- **The right to access or know** - the right to be informed of, and request access to, Personal Data we process about you.
- **The right to rectification** - the right to request that we amend or update your Personal Data where it is inaccurate or incomplete.
- **The right to erasure** - the right to request that we delete your Personal Data.
- **The right to restrict processing** - depending on the processing activity, you have a right to ask that we stop processing all or some of your Personal Data.
- **The right to object** - depending on the processing activity, you have a right to ask that we stop or limit processing your Personal Data.
- **The right to take your data elsewhere** - the right to request a copy of your Personal Data in electronic format and transmit it for use with another service provider.
- **The right to withdraw your consent** - the right to withdraw previously-given consent.

Security

We implement reasonable physical, technical, and organizational measures designed to help safeguard your Personal Data against loss, theft, unauthorized access, use, and modification. However, please note that no system is ever completely secure, and we cannot guarantee the security of our systems 100%.