

Blacklist Collections, Inc.

Website: <http://blacklistcollections.com/>

Email: support@blacklistcollections.com

Tel: 718-540-5454

FDCPA Disclosure: Nothing in this privacy policy or the terms of service shall permit the disclosure of information to third parties in violation of the Fair Debt Collection Practices Act. We only disclose information to affiliated and non-affiliated third parties as permitted or required by the federal Fair Debt Collection Practices Act ("FDCPA"). We may share information we collect with third parties that provide mailing and/or other collection-related services to us. When we share your information with these companies, they are required to limit their use of your information to the particular purpose for which it was shared, and they are not allowed to share it with others except to fulfill that limited purpose. In addition, if permitted by FDCPA, we may also share your information with our affiliates and non-affiliated third parties if also permitted by applicable law.

TO THE EXTENT THAT THIS SITE IS USED BY A PERSON OR ENTITY FROM WHOM BLACKLIST COLLECTIONS IS ATTEMPTING TO COLLECT A DEBT(S) ("CONSUMER"), EACH AND EVERY COMMUNICATION BETWEEN BLACKLIST COLLECTIONS AND A CONSUMER SHALL BE DEEMED BY CONSUMER TO BE AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION PROVIDED BY A CONSUMER SHALL BE COLLECTED, GATHERED, AND USED FOR THE PURPOSES OF COLLECTING SAID DEBT(S).

Privacy Policy

This Privacy Policy describes our policies on the collection, use, and disclosure of information about you in connection with your use of our services, including those offered through our websites, communications (e.g., emails, phone calls, and texts), and mobile applications (collectively, the "Service"). "You" and "your" refer to you, as a user of the Service. A "user" is someone who accesses or in any way uses the Service. "We," "us," and "our" refer to Blacklist Collections and its subsidiaries.

When you use the Service, you consent to our collection, use, and disclosure of information about you as described in this Privacy Policy. We may translate this Privacy Policy into other languages for your convenience. Nevertheless, the English version governs your relationship with Blacklist Collections and any inconsistencies among the different versions will be resolved in favor of the English Version available HERE.

1. Information we Collect and How we Use it

We may collect, transmit, and store information about you in connection with your use of the Service, including any information you send to or through the Service. We use that information to provide the Service's functionality, fulfill your requests, improve the Service's quality, engage in research and analysis relating to the Service, personalize your experience, track usage of the Service, market the Service or other services offered by Blacklist Collections, provide customer support, message you, back up our systems, allow for disaster recovery, enhance the security of the Service, and comply with legal obligations. Even when we do not retain such information, it still must be transmitted to our servers initially and stored long enough to process.

Please also note:

- A. **Account Information:** When you input information on Blacklist Collections, we store and use the information you provide during that process, such as the first and last name you enter, email address, zip code, physical address, and any other information you may provide during the process. We also store and use any preferences you provide to personalize your user experience. You can later modify some of the account information you provide through your **Account Settings**. If you believe that someone has created an unauthorized account using your personal information, you can request its removal by flagging it.

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B. Communications: When you sign up for an account or use certain features, you are opting to receive messages from Blacklist Collections. You can manage some of your messaging preferences through your account settings, but note that you cannot opt out of receiving certain administrative, transactional, or legal messages from Blacklist Collections. For example, if you make a transaction through the Service, we may send you messages about your transaction(s) using the contact information you provide, including through automated SMS text messages to your phone number. We may also track your actions in response to the messages you receive from us or through the Service, such as whether you deleted or opened. Additionally, Blacklist Collections may contact you, including by phone or email, using the contact information you provide us. Our communications with you, including phone calls, may be monitored, and recorded for quality and training purposes.

C. Activity: We store information about your use of the Service, such as your search activity, the pages you view, and the date and time of your visits, and transactions you make through the service. We also store information that your computer or mobile device may provide to us in connection with your use of the Service, such as your browser type, type of computer or mobile device, browser language, IP address, Wi-Fi information such as SSID, mobile carrier, phone number, unique device identifier, advertising identifier, location (including geolocation, beacon-based location, and GPS location), and requested and referring URLs and mobile applications. We may also receive and store your location whenever our mobile applications are running, including when running in the background, if you enable our mobile apps to access such information in the course of you using the Service. You may be able to limit or disallow our use of certain location data through your device or browser settings, for example by adjusting the settings for our applications in iOS or Android privacy settings.

D. Different Devices: You may access the Service through different devices (e.g., your mobile phone or personal computer) and different platforms. The information that we collect and store through those different uses may be cross-referenced and combined, and your contributions through one Blacklist Collections platform will typically be similarly visible and accessible through all other Blacklist Collections platforms.

E. Legal Basis for Processing (EEA and Switzerland only): For European Residents, our legal basis for collecting and using the information described above will depend on the specific information concerned and the context in which we collect it. We, however, will normally collect personal information from you only where we have your consent to do so, where we need the personal information to perform a contract with you, or where the processing is in our legitimate interests and not overridden by your data protection interests or fundamental rights and freedoms. In some cases, we may also have a legal obligation to collect personal information from you or may otherwise need the personal information to protect your vital interests or those of another person (for instance, to prevent, investigate, or identify possible wrongdoing in connection with the Service or to comply with legal obligations). If we ask you to provide personal information to comply with a legal requirement or to perform a contract with you, we will make this clear at the relevant time and advise you whether the provision of your personal information is mandatory or not (as well as of the possible consequences if you do not provide your personal information). If we collect and use your personal information in reliance on our legitimate interests (or those of any third party), this interest will typically be to operate our Services, communicate with you in relation to our Services, or for our other legitimate commercial interests, for instance, when responding to your queries, to analyze and improve our platform, engage in marketing, or for the purposes of detecting or preventing fraud. If you have questions about or need further information concerning the legal basis on which we collect and use your personal information, please contact us at the address listed below in the “Contact” section.

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ADDITIONALLY, TO THE EXTENT THAT THIS SITE IS USED BY A PERSON OR ENTITY FROM WHOM BLACKLIST COLLECTIONS IS ATTEMPTING TO COLLECT DEBT(S) (“CONSUMER”), EACH AND EVERY COMMUNICATION BETWEEN BLACKLIST COLLECTIONS AND A CONSUMER SHALL BE DEEMED BY CONSUMER TO BE AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION PROVIDED BY A CONSUMER SHALL BE COLLECTED, GATHERED, AND USED FOR THE PURPOSES OF COLLECTING SAID DEBT(S).

F. Live Chat Service. Live Chat Service is provided on an “as is” and “as available” basis. Blacklist Collections disclaims all responsibility and liability for the availability, timeliness, security or reliability of the Service or accuracy of responses. Blacklist Collections may modify, suspend, or discontinue the Live Chat Service with or without notice at any time and without any liability to anyone. Use of the Live Chat Service constitutes your agreement to our terms and conditions, but does not trigger any sort of legal relationship beyond that. Content is intended for informational purposes only and does not constitute and shall not be relied on as professional or legal advice. You undertake to use the Live Chat Service exclusively for your own purpose and in a manner consistent with applicable laws. You are fully responsible for any and all content, phrases, and entries added to the network in connection with the use of the Live Chat Service. With any online service, there is some level of risk when communicating over the Internet. By reading and engaging in the Live Chat Service, you give permission to Blacklist Collections to provide you some assistance at the time of use, and for a reasonable period of time thereafter, and to use the information you provide to us for future reporting purposes. Furthermore, you understand that while Blacklist Collections will undertake efforts to protect your information, it is not responsible for any information you may enter during the chat session or that it is legally required to disclose. Blacklist Collections does not accept any liability for any injury, loss or damage incurred by use of or reliance on the information and advice provided via the Live Chat Service and you hereby release Blacklist Collections and the Live Chat Service representative from any such liability. Blacklist Collections shall have no liability or responsibility whatsoever for any and all data and content provided by you. You further agree to indemnify and defend Blacklist Collections against any action that may arise from your use of the Live Chat Service.

2. Cookies

We, and third parties with whom we partner, may use cookies, web beacons, tags, scripts, local shared objects such as HTML5 and Flash (sometimes called “flash cookies”), advertising identifiers (including mobile identifiers such as Apple’s Identifier for Advertisers (“IDFA”) or Google’s Advertising ID (“GAID”) and similar technology (“Cookies”) in connection with your use of the Service, third party websites, and mobile applications. Cookies may contain unique identifiers, and reside, among other places, on your computer or mobile device, in emails we send to you, and on our web pages. Cookies may transmit information about you and your use of the Service, such as your browser type, search preferences, IP address, data relating to advertisements that have been displayed to you or that you have interacted with, and the date and time of your use. Cookies may be persistent or stored only during an individual session.

The purposes for which we use Cookies in the Service include:

Processes: intended to make the Service work in the way you expect. For Example, we use a Cookie that tells us whether you have already signed up for an account.

- Authentication, Security, and Compliance: intended to prevent fraud, protect your data from unauthorized parties, and comply with legal requirements. For example, we use Cookies to determine if you are logged in.
- Preferences: intended to remember information about how you prefer the Service to work and look. For example, we use a Cookie that tells us whether you have declined to allow us to send push notifications to your phone.
- Notifications: intended to allow or prevent notices of information or options that we think could improve your use of the Service. For example, we use a Cookie that stops us from showing you the sign up notification if you have already seen it.
- Analytics: intended to help us understand how visitors use the Service. For example, we use a Cookie that tells us how our search suggestions correlate to your interactions with the Search Page.

You can set some Cookie preferences through your device or browser settings but doing so may affect the functionality of the Service. The method for disabling Cookies may vary by device and browser but can usually be found in your device or browser preferences or security settings. For example, iOS and Android devices each have settings which are designed to limit forms of ad tracking.

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3. Third Parties

Third parties may receive information about you as follows:

- A. **Service Providers:** We rely on third party service providers to support or provide services for us in connection with your use of the Service, such as communications and hosting, security and fraud prevention, technical and customer support, tracking and reporting usage of the Service, quality assurance testing, payment processing, marketing, and other functions. We share information from or about you with these third-party providers so that they can perform their services or complete your requests. You may be able to limit our access to some of this information through your mobile device settings, as described above, or through the Service's settings. Blacklist Collections' third-party service providers may likewise share information with us that they obtain from or about you in connection with providing their services or completing your requests.
- B. **Aggregate Information:** We may share user information in the aggregate with third parties.
- C. **Business Transfers:** We share information from or about users with our parent companies, subsidiaries, joint ventures, or other companies under common control, and require them to also honor this Privacy Policy. If another company acquires this Service, or all or substantially all our assets, that company will possess the same information, and will collect, use, and disclose the information only as described in this Privacy Policy.
- D. **Investigations and Legal Disclosures:** We may investigate and disclose information from or about you if we have a good faith belief that such investigation or disclosure: (a) is reasonably necessary to comply with legal or law enforcement processes, such as a search warrant, subpoena, statute, judicial proceeding, or other legal process or law enforcement request; (b) is helpful to prevent, investigate, or identify possible wrongdoing in connection with the Service; or (c) protects our rights, reputation, property, or that of our users, affiliates, or the public.
- E. **Links:** The Service may link to third party-controlled websites, like a business' URL. Except as set forth herein, we do not share your personal information with them, and are not responsible for their privacy practices.

5. Data Retention and Account Termination

Blacklist Collections will retain information about you for the purposes authorized under this Privacy Policy unless prohibited by law. For example, we may retain information to prevent, investigate, or identify possible wrongdoing in connection with the Service or to comply with legal obligations. We may also maintain residual copies of your personal information in our backup systems

6. Infancy

The Service is intended for general audiences and is not directed to children under 18. We do not knowingly collect personal information from children under 18. If you become aware that a child has provided us with personal information without parental consent, please contact us. If we become aware that a child under 18 has provided us with personal information without parental consent, we take steps to remove such information and terminate the child's account.

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7. Security

We use various safeguards to protect the personal information submitted to us, both during transmission and after we receive it. However, no method of transmission over the Internet or via mobile device, or method of electronic storage, is 100% secure. Therefore, while we strive to use commercially acceptable means to protect your personal information, we cannot guarantee its absolute security.

8. Contact Information

You may **contact us** concerning our Privacy Policy **by writing** to us at the following address: [Blacklist Collections 1923 McDonald Ave. #508 Brooklyn, NY 11223](#)

For security purposes, we will take such steps as we deem necessary to confirm your identity before completing your request or sharing any personal data with you.

9. Modifications to This Privacy Policy

We may revise this Privacy Policy from time to time. The most current version of the Privacy Policy will govern our collection, use, and disclosure of information about you. If we make material changes to this Privacy Policy, we will notify you by email or by posting a notice on the Service prior to or on the effective date of the changes. By continuing to access or use the Service after those changes become effective, you acknowledge the revised Privacy Policy.

10. California Residents: Your California Privacy Rights

Under the California Consumer Privacy Act of 2018 (“**CCPA**”), California residents have certain rights around Blacklist Collections’ collection, use, and sharing of their personal information.

[Blacklist Collections](#) does not sell your personal information and will not do so in the future without providing you with notice and an opportunity to opt-out of such sale as required by law. Similarly, we do not offer financial incentives associated with our collection, use, or disclosure of your personal information.

[Blacklist Collections](#) collects various categories of personal information when you use the Service, including identifiers, commercial information, internet or other electronic network or device activity information, geolocation data, and professional information.

If you are a resident of California, you have the right to request to know what personal information has been collected about you, and to access that information. You also have the right to request deletion of your personal information, though exceptions under the CCPA may allow [Blacklist Collections](#) to retain and use certain personal information notwithstanding your deletion request. You can learn more about how to submit a data rights request through [Blacklist Collections’ Support Center](#). You may also send your request by mail to [Blacklist Collections 1923 McDonald Ave. #508 Brooklyn, NY 11223](#). We will not discriminate against you for exercising your rights under the CCPA. An agent may submit a request on your behalf, but you must verify that your agent is authorized to do so.

Separate from the CCPA, California’s Shine the Light law gives California residents the right to ask companies what personal information they share with third parties for those third parties’ direct marketing purposes. We do not disclose your personal information to third parties for the purpose of directly marketing their goods or services to you unless you request such disclosure. If you have any questions regarding this policy, or would like to change your preferences, you may contact us as outlined above.

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11. Nevada Residents: Your Nevada Privacy Rights

Nevada law (SB 220) requires website operators to provide a way for Nevada consumers to opt out of the sale of certain information that the website operator may collect about them. **Blacklist Collections** does not sell your personal information to third parties as defined in Nevada law, and will not do so in the future without providing you with notice and an opportunity to opt-out of such sale as required by law. If you have any questions regarding our data privacy practices or our compliance with Nevada data privacy law, please contact us by mail at [Blacklist Collections 1923 McDonald Ave. #508 Brooklyn, NY 11223](mailto:support@blacklistcollections.com).

12. European Residents: Your Privacy Rights And International Data Transfer

If you are a European Resident, you have the right to access your personal data, and the right to request that we correct, update, or delete your personal data. You can object to the processing of your personal information, ask us to restrict processing of your personal information, and request portability of your personal information. Additional information regarding your exercise of these rights is available through the [Blacklist Collections Support Center](#). Similarly, if we have collected and processed your personal information with your consent, then you can withdraw your consent at any time. Withdrawing your consent will not affect the lawfulness of any processing we conducted prior to your withdrawal, nor will it affect processing of your personal information conducted in reliance on lawful processing grounds other than consent. The Service generally provides you with a reasonable means to view and change your profile information and you can opt-out of marketing communications at any time by clicking on the “unsubscribe” or “opt-out” link in the marketing emails we may send you or in your Account Settings. If you have any questions or comments about the processing of your personal information, you may contact us as described in Section 8 above.

For European Residents, please note that the personal information we obtain from or about you may be transferred, processed, and stored outside of the EEA or Switzerland for the purposes described in this Privacy Policy, including in the United States of America. We take the privacy of our users seriously and therefore take steps to safeguard your information, including ensuring an adequate level of data protection in accordance with E.U. standards in effect as of the date of this Privacy Policy. These steps include use of the European Commission’s Standard Contractual Clauses for transfers of personal information between our group companies, which require all group companies to protect personal information they process from the EEA in accordance with European Union data protection laws. We have implemented similar appropriate safeguards with our third-party service providers and partners and further details can be provided upon request.

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