

# Online Privacy Policy

Last updated: April 2nd, 2020

Please note that all calls with the company may be recorded or monitored for quality assurance and training purposes.

This Online Privacy Policy applies to [www.nationaldebtrelief.com](http://www.nationaldebtrelief.com), owned and operated by National Debt Relief, LLC (sometimes referred to as “Company”), and any Company affiliate or subsidiary online interface that links to this Policy, (each, a “Site,” and collectively, the “Sites”). This Policy describes how National Debt Relief, LLC collects and uses the personal information you provide. It also describes the choices available to you regarding the use of, your access to, and how to update and correct your personal information.

**Agreement to this Policy:** By using this Site you consent to this Online Privacy Policy, including your consent to our use and disclosure of information about you in the manner described herein.

If you have an unresolved privacy or data use concern that we have not addressed satisfactorily, please contact our U.S.-based third party dispute resolution provider (free of charge) at <https://feedback-form.truste.com/watchdog/request>.

**Collection and Use of Personal Information** We collect the following personal information from you.

- Contact Information such as name, email address, mailing address, phone number.

We collect this information when you

- Sign up for our newsletter or email list
- Contact us with questions or request more information about our products or services

We use this information to

- Send you requested product or service information
- Respond to customer service requests
- Send you a newsletter
- Send you marketing communications
- Respond to your questions and concerns

**Information Obtained from Third Parties** We purchase marketing data about our customers from third parties and combine it with the personally identifiable information customers provide us, to offer advertising and products in which we think our customers will be interested. We do not disclose this information to any third parties other than agents or other service providers

working on our behalf. Those agents or other service providers are obligated to use this information only for the purpose for which we provided it to them.

**Information Sharing** We will share your personal information with third parties only in the ways that are described in this privacy statement. We do not sell, rent, trade, or otherwise share your personal information with third parties without first providing you notice and choice.

We may provide your personal information to agents or service providers acting on our behalf for limited purposes. For example, we may share personal information with our agents or service providers to ship your order, or send you email on our behalf. These third parties are authorized to use your personal information only to perform the service they are providing for us.

We reserve the right to disclose your personal information as required by law (e.g., to comply with a subpoena, warrant, court order, or similar legal process served on our website) and when we believe that disclosure is necessary to protect our rights, protect your safety or the safety of others, investigate fraud, and/or respond to a government request. In certain situations, we may be required to disclose personal data in response to lawful requests by public authorities, including meeting national security or law enforcement requirements.

In the event Nationaldebtrelief.com goes through a business transition, such as a merger, acquisition by another company, or sale of all or a portion of its assets, your personally identifiable information will likely be among the assets transferred. You will be notified via email and/or a prominent notice on our website of any such change in ownership or control of your personal information, as well as any choices you may have regarding your personal information.

**Choice/Opt-Out** You may opt-out of receiving our newsletter or marketing emails from us by following the unsubscribe instructions included in each newsletter or marketing email or you can contact us at [success@nationaldebtrelief.com](mailto:success@nationaldebtrelief.com)

### **Legitimate Interests**

We use cookies, log files, enhanced email, connected mobile, and connected TV communications for our legitimate interests of providing you with relevant and personalized interactions, in accordance with Article 6(1)(f) of the GDPR.

### **Cookies and Other Tracking Technologies**

#### *Cookies*

A cookie is a digital file that contains a string of text, storing information. Commonly, web servers which host and maintain websites send cookies to your computer. They are usually stored on your computer via your web browser. The web browser communicates information related to your interactions with the website, back to the web server of the website. This is a common way to drive personalization across internet enabled devices, as the storing of this information allows the website to know what it should know about you based on what you previously looked at or interacted with.

National Debt Relief, LLC and our partners use cookies or similar technologies to analyze trends, administer the website, track users' movements around the website, and to gather demographic information about our user base as a whole. You can control the use of cookies at the individual browser level, but if you choose to disable cookies, it may limit your use of certain features or functions on our website or service.

### *Log Files*

A log file is a digital file that records interactions between software systems. Log files exist across all internet and IP enabled devices, including the connected mobile, connected TV, and enhanced email tactics described herein. Device type and location using latitude and longitude coordinates can also be stored.

As is true of most websites, we gather certain information automatically and store it in log files. This information may include internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, operating system, date/time stamp, and/or page views.

We use this information to analyze trends, to administer the site, to track users' movements around the site and to gather demographic information about our user base as a whole.

We may record your IP addresses when you place an order through our site in order to detect and prevent fraud.

We partner with a third party to either display advertising on our website or to manage our advertising on other sites. Our third party partner may use technologies such as cookies to gather information about your activities on this website and other sites in order to provide you advertising based upon your browsing activities and interests. If you wish to not have this information used for the purpose of serving you interest-based ads, you may opt-out by clicking here <http://preferences-mgr.truste.com/> (or if located in the European Union click here). Please note this does not opt you out of being served ads. You will continue to receive generic ads.

### **Connected Mobile Communications**

Through highly selective and privacy compliant partners, National Debt Relief, LLC may also use connected mobile devices to extend the reach of their marketing and advertising initiatives to maximize relevance for the client experience. Mobile devices may have cookies, but mainly use specifically anonymized device identifiers. Apple devices use the Apple ID for Advertising (IDFA) and Android devices use the Android Advertising ID (AAID). Unlike Cookies, IDFAs and AAIDs do not expire. Apple and Android customers must manually change their IDs on their specific devices, and may do so at any time.

### **Connected TV Communications**

Through highly selective and privacy compliant partners, National Debt Relief, LLC may also utilize addressable TV integrations in our marketing and advertising communication tactics. Set-top boxes (cable boxes) are assigned Subscriber IDs that represent a customer's viewership preferences in a privacy compliant and anonymous fashion. Unlike Cookies, these Subscriber

IDs do not expire. Customers of these cable providers must inform their cable providers if they would like to opt-out of targeted advertising content.

### **Enhanced Email Communications**

Email marketing communications that you may receive from National Debt Relief, LLC may contain code that operates similar to a cookie, called a pixel. Pixels are usually short lines of HTML code that are activated when you open or click content within an email. Measuring and analyzing these interactions enable more contextual and personalized email communications, as well as inform tactics across connected mobile and connected TV tactics through the process of data onboarding.

### **Data Onboarding**

Through highly selective and privacy compliant partners, National Debt Relief, LLC may engage in the process of transforming offline data into an online environment, or transforming online data into an offline environment. Such a process will entail at the very least, the anonymized matching of customer data across disparate data sets. The anonymization will ensure consumer privacy while still facilitating contextual relevance of the data. Once anonymized, this data would be shared with our advertising platform partners for marketing and advertising activities.

**Correcting and Updating Your Personal Information** Upon request we will provide you with information about whether we hold any of your personal information. If you wish to request access, or deletion of your personal information please contact us at [success@nationaldebtrelief.com](mailto:success@nationaldebtrelief.com).

We will respond to your request within a reasonable timeframe.

**Data Retention** We will retain your information for as long as your account is active or as needed to provide you services. We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements. Cookies and Devices will be stored in the DMP for up to 90 days, but could be stored with our advertising partners up to 180 days.

**Links to Other Websites** Our site includes links to other websites whose privacy practices may differ from those of Nationaldebtrelief.com. If you submit personal information to any of those sites, your information is subject to their privacy statements. We encourage you to carefully read the privacy statement of any website you visit.

**Social Media Widgets** Our website includes Social Media Features, such as the Facebook Like button, and Widgets, such as the Share This button or interactive mini-programs that run on our website. These Features may collect your Internet protocol address, which page you are visiting on our website, and may set a cookie to enable the Feature to function properly. Social Media Features and Widgets are either hosted by a third party or hosted directly on our website. Your interactions with these Features are governed by the privacy statement of the company providing it.

**Testimonials** We display personal testimonials of satisfied customers on our website in addition to other endorsements. With your consent, we may post your testimonial along with your name. If you wish to update or delete your testimonial, you can contact us at [success@nationaldebtrelief.com](mailto:success@nationaldebtrelief.com)

**Security** The security of your personal information is important to us. We follow generally accepted industry standards to protect the personal information submitted to us, both during transmission and once we receive it. No method of transmission over the Internet, or method of electronic storage, is 100% secure, however. Therefore, while we strive to use commercially acceptable means to protect your personal information, we cannot guarantee its absolute security.

If you have any questions about security on our website, you can contact us at [success@nationaldebtrelief.com](mailto:success@nationaldebtrelief.com)

**Frames** Some of our pages utilize framing techniques to serve content to/from our partners while preserving the look and feel of our website. Please be aware that you are providing your personal information to these third parties and not to National Debt Relief, LLC.

### **Notice to California Residents**

If you are a California resident, California law may provide you with additional rights concerning NDR's collection and use of your personal information. After reading this Online Privacy Policy, please [click here](#) to visit NDR's California Privacy Notice to learn more about your California Privacy Rights.

### **Notice to Vermont Residents**

In response to Vermont regulations, we automatically treat accounts with Vermont billing addresses as if you requested that we not share your information with nonaffiliated third parties, and that we limit the information we share with our affiliates. If we disclose information about you to nonaffiliated third parties with whom we have joint marketing agreements, we will only disclose your name, address, other contact information, and information about our transaction and experiences with you.

### **Notice to Nevada Residents**

We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by requesting that we cease calling you by contacting us directly and making such request in writing at [success@nationaldebtrelief.com](mailto:success@nationaldebtrelief.com). Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; e-mail: [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us).

### **Notice to Users Outside of the United States**

This Online Privacy Policy is intended to cover collection of information on our Sites from residents of the United States. If you are visiting our Sites from outside the United States, please be aware that your information may be transferred to, stored and processed in the United States where our servers are located and our central database is operated. The data protection and laws of the United States and other countries might not be as comprehensive as those in your country. By using our services, you understand that your information may be transferred to our facilities and those third-parties with whom we share it as described in this Notice.

### **Protecting Children’s Privacy Online**

The Site is not directed to individuals under the age of thirteen (13), and we request that these individuals do not provide Personal Information through the Site. We do not knowingly collect information from children under 13. Visit the Federal Trade Commission website for more information about the Children’s Online Privacy Protection Act (COPPA). If you believe that we have received information from a child or other person who is not of a majority age in their relevant jurisdiction, please contact us at our email or physical mailing address listed in the “Contact Us” section below and we will take all reasonable efforts to remove the information.

### **Practices for Contacting You**

National Debt Relief is the leading provider of debt relief services. Our company prides itself on being a compliant provider of quality, effective services that empower consumers to take control of their financial lives.

At National Debt Relief, we believe in transparent and honest advertising practices. We will never place unsolicited “cold-calls” to you. Recently, consumers have told us that they are receiving calls from a group that is falsely using our name (National Debt Relief) without our permission. The group claims that they are us, and even goes as far as using our name in their Caller ID. They claim they are seeking to collect a debt on our behalf and attempt to obtain payment information from you via telephone. None of this is true, we don’t call you to collect on debts, and, in fact, we have reported these violators to law enforcement agencies. Please protect yourself and don’t be fooled.

If you ever have any question as to whether a call you receive using our name is real, please call us directly at 888-660-7427. We are here to assist and protect you.

**Notification of Privacy Statement Changes.** We may update this policy from time to time as our information practices are modified or changed. If we make changes to the Privacy Notice, we will revise the “Last Updated” date at the top of this Notice. Any changes to this Notice will become effective when we post the revised Notice on the Site. Your use of the Site following these changes means that you accept the revised Notice.

**Contact Information** You can contact us by writing or email us at the address below.

National Debt Relief, LLC  
180 Maiden Lane, 30th Floor

New York, NY 10038  
[success@nationaldebtrelief.com](mailto:success@nationaldebtrelief.com)

800-300-9550

**Call Monitoring:** Please note that all calls with the company may be recorded or monitored for quality assurance and training purposes.

**Please print and retain a copy of this privacy policy for your records.**