

# **PRIVACY POLICY**

## **PEARSONCREDITREPAIR.COM**

This Privacy Policy ("Policy") governs the collection, use, storage, and disclosure of personal information collected by **Pearson Credit Repair, LLC** via <http://pearsoncreditrepair.com/> ("Website", "we", "us", or "our") from users ("you" or "your") who access or use our Website. This Policy is designed to inform you about our practices concerning the collection, use, and disclosure of your personal information in accordance with the applicable United States laws.

### **ACCEPTANCE OF POLICY AND RELATED TERMS**

By accessing or using the Website, you acknowledge that you have read, understood, and agree to be bound by this Policy. If you do not agree with any part of this Policy, you must not access or use the Website.

### **AMENDMENTS TO PRIVACY POLICY**

We reserve the right to modify this Policy at any time. Changes to the Policy will be posted on the Website and will be effective immediately upon posting. Your continued use of the Website following the posting of any changes to this Policy constitutes acceptance of those changes.

### **COMPLIANCE WITH LAWS AND REGULATIONS**

The <http://pearsoncreditrepair.com/> is committed to complying with all applicable federal, state, and local laws and regulations governing privacy and data protection, including, but not limited to, the California Consumer Privacy Act (CCPA), the General Data Protection Regulation (GDPR), and the United States Children's Online Privacy Protection Act (COPPA).

## **ARTICLE 1. GENERAL INFORMATION**

**1.1.** When you visit the Website or use our services, we may collect various types of information from you, including personal information, which is information that can be used to identify you. We collect personal information to provide and improve our services, communicate with you, and comply with our legal obligations.

## **ARTICLE 2. TYPES OF INFORMATION GATHERED**

**2.1.** We collect personal information directly from you, automatically through your use of the Website, and from third parties, such as social media platforms, advertising networks, and analytics providers. Personal information we collect may include, but is not limited to:

- (a) Identifiers, such as your name, email address, mailing address, phone number, username, and password.
- (b) Financial information, such as your credit card number, expiration date, and billing address.
- (c) Demographic information, such as your age, gender, and preferences.
- (d) Technical information, such as your IP address, browser type, operating system, and device type.
- (e) Usage information, such as your browsing history, search queries, and interactions with the Website.
- (f) Geolocation data, such as your physical location or movements.
- (g) Inferences drawn from any of the above information to create a profile about you.

## **2.2. HOW LONG WE KEEP YOUR DATA**

We retain your personal information for as long as necessary to fulfill the purposes for which it was collected, including for the purposes of satisfying any legal, regulatory, accounting, or reporting requirements. To determine the appropriate retention period for personal information, we consider the amount, nature, and sensitivity of the information, the potential risk of harm from unauthorized use or disclosure, the purposes for which we process it, and whether those purposes can be achieved through other means.

## **2.3. HOW WE USE YOUR INFORMATION**

We use the information we collect for various purposes, including to:

- (a) Provide, maintain, and improve our services.
- (b) Communicate with you, including to respond to your inquiries, provide updates, and send marketing communications.
- (c) Personalize and enhance your experience on the Website.
- (d) Analyze and monitor the use of the Website and our services.
- (e) Detect, prevent, and address technical issues, security threats, and fraud.
- (f) Comply with our legal obligations, resolve disputes, and enforce our agreements.

## **ARTICLE 3. CONSENT TO COLLECTION, STORAGE, AND USE OF INFORMATION**

**3.1.** By using the Website, you consent to the collection, storage, and use of your personal information as described in this Privacy Policy. When you provide us with personal information to complete a transaction, verify your credit card, place an order, arrange for a delivery or return a purchase, you imply that you consent to our collecting it and using it for that specific reason only.

**3.2.** If we ask for your personal information for a secondary reason, like marketing, we will either ask you directly for your expressed consent or provide you with an opportunity to say no.

**3.3.** If you wish to withdraw your consent for the collection, storage, and use of your personal information, please contact us using the information provided in Section 8 of this Privacy Policy. Please note that withdrawing your consent may affect your ability to use certain features of the Website or to receive certain services or products.

## **ARTICLE 4. HOW WE SHARE INFORMATION**

**4.1.** We may share your personal information with third parties to help us operate, maintain, and improve the Website, process transactions, provide customer support, and for other business purposes, provided that these third parties are contractually obligated to maintain the confidentiality of your information and to use it only for the purposes for which it was disclosed.

**4.2.** We may disclose your personal information if required by law or if we believe that such disclosure is necessary to protect our rights, property, or safety or the rights, property, or safety of others.

**4.3.** In the event of a merger, acquisition, sale of assets, or other business transaction, we may transfer your personal information to the acquiring or merging entity, provided that the acquiring or merging entity agrees to be bound by this Privacy Policy.

## **ARTICLE 5. PROTECTING YOUR INFORMATION**

**5.1.** We implement a variety of security measures to maintain the safety of your personal information when you place an order or enter, submit, or access your personal information.

**5.2.** We offer the use of a secure server. All supplied sensitive/credit information is transmitted via Secure Socket Layer (SSL) technology and then encrypted into our payment gateway providers' database, only to be accessible by those authorized with special access rights to such systems, who are required to keep the information confidential.

**5.3.** After a transaction, your private information (credit cards, social security numbers, financials, etc.) will not be stored on our servers.

## **ARTICLE 6. RIGHTS**

**6.1.** You have the right to access, update, or delete the personal information we have on you. To exercise this right, please contact us using the information provided in Section 8 of this Privacy Policy.

**6.2.** You have the right to opt-out of receiving marketing communications from us. To exercise this right, you can follow the unsubscribe instructions provided in any marketing communication you receive from us or contact us using the information provided in Section 8 of this Privacy Policy.

## **ARTICLE 7. CHILDREN'S ONLINE PRIVACY PROTECTION**

**7.1.** Our Website is not intended for use by children under the age of 13. We do not knowingly collect personal information from children under the age of 13. If we become aware that we have inadvertently received personal information from a user under the age of 13, we will delete such information from our records.

## **ARTICLE 8. EDITING AND DELETING INFORMATION**

**8.1.** If you would like to review, modify, or delete any personal information we have collected from you, you may contact us using the information provided in the "Contact Us" section below. We will respond to your request within a reasonable timeframe and in accordance with applicable laws. Please note that we may need to retain certain information for recordkeeping purposes or to complete any transactions that you began prior to requesting a change or deletion.

**8.2.** You can also manage your communication preferences, such as opting-out from receiving marketing emails, by following the instructions provided in each email or by contacting us directly.

## **ARTICLE 9. THIRD PARTIES**

**9.1.** Our Website may contain links to other websites or services operated by third parties. Please be aware that we are not responsible for the privacy practices or the content of such third-party websites or services. We encourage you to read the privacy policies of each website and service you visit.

**9.2.** Additionally, we may use third-party service providers to help us operate our business, provide services on our behalf, or perform Website-related services (e.g., payment processing, email distribution, analytics, and marketing services). These third-party service providers may have access to your personal information to perform their functions but are obligated not to use your personal information for any other purposes.

## **ARTICLE 10. USE OF TRACKING PIXELS AND COOKIES**

**10.1.** We use various tracking technologies, including tracking pixels and cookies, on our Website to collect information about your browsing activities, measure the effectiveness of our advertising campaigns, and analyze user behavior. Tracking pixels are small, transparent images embedded on web pages that help us and our advertising partners, such as Facebook, Hotjar, Google Analytics, TikTok, and others, to track user activity related to our ads.

**10.2.** Cookies are small text files placed on your device by websites that you visit. They are used to store information about your preferences, help you navigate websites efficiently, and enable certain features of the Website. We may use both session cookies (which expire once you close your browser) and persistent cookies (which stay on your device until you delete them) to provide a more personalized and seamless experience on our Website.

**10.3.** By using our Website, you acknowledge and consent to our use of tracking pixels and cookies in accordance with this Privacy Policy. If you do not wish to accept cookies, you can adjust your browser settings to refuse or delete cookies. However, please note that disabling cookies may affect your ability to access certain features of the Website or receive personalized content.

## **ARTICLE 11. CALIFORNIA PRIVACY RIGHTS**

**11.1.** If you are a California resident, you have the right to request information about how we collect, use, and disclose your personal information over the past 12 months. You also have the right to request the deletion of your personal information. To exercise these rights, please contact us using the information provided in the "Contact Us" section below. We will respond to your request in accordance with the California Consumer Privacy Act (CCPA).

## **ARTICLE 12. CONTACT US**

**12.1.** For any inquiries, support requests, or issues regarding our Privacy Policy, please reach out to us at [privacy@pearsoncreditrepair.com](mailto:privacy@pearsoncreditrepair.com). Our dedicated compliance team will respond to your queries promptly and professionally.

By using our Website, you acknowledge that you have read, understood, and agree to be bound by this Privacy Policy. If you do not agree with any part of this Privacy Policy, you must not access or use the Website.

*Last updated on April 20, 2024*