

Privacy Policy

Last Updated: 3/13/25

Introduction

This Privacy Policy explains how MBA Consult US LLC (“**MBA**”, “**we**”, “**our**”, or “**us**”) collects, uses, and processes your information. It applies to all websites, mobile apps, digital products, and offline debt collection services (collectively, the “Services”) that reference this Policy. We collect information from our business customers (Clients), individual users (Consumers), and, in some cases, third parties. Our practices comply with the Fair Debt Collection Practices Act (FDCPA) and applicable laws.

1. Information Processed on Behalf of Clients

Our Clients may use our Services to process their own data. We handle this information only as directed by the Client and according to our contractual agreements. For any questions or to exercise your rights regarding this data, please contact the respective Client.

2. Information We Collect

We gather information in three ways:

- **Directly Provided Information**
 - **Clients:** Client ID, username, name, email, phone, company, address, communications, and other relevant details.
 - **Consumers:** Account numbers, name/aliases, email, phone, address, Social Security number, communications, and additional details.

- **Automatically Collected Information**
 - **Log Data:** IP address, browser type, operating system, access time, pages visited, device type, and service provider details.
 - **Cookies and Similar Technologies:** We (or our vendors) may use cookies, clear gifs, web beacons, and tracking pixels to monitor your interactions.
 - **Device/Usage Information:** Information such as browser type, ISP, access time, referral pages, and unique device identifiers (e.g., IDFA, Android ID) may be collected using analytics tools.
 - **Location Information:** General location data, such as information inferred from your IP address.

- **Information from Other Sources**

We may also obtain data from third parties, including public sources, credit reporting agencies, or personal contacts, depending on your status as a Consumer or Client.

3. How We Use Your Information

- **For Clients:**
 - Provide and customize Services.
 - Respond to inquiries and provide customer support.
 - Enforce agreements and verify records.
 - Communicate about products, events, and updates.
 - Enhance service safety and prevent fraud.
- **For Consumers:**
 - Collect debts and process payments.
 - Communicate and verify records.
 - Ensure safety and prevent fraud.

We may combine and de-identify information for research or marketing purposes.

4. Disclosure of Your Information

We may share your data with:

- Employees, vendors, consultants, and service providers for support, technology, fraud prevention, and legal compliance.
- Affiliates, credit reporting agencies, and business partners as permitted or required by law.
- Authorities or legal processes when necessary for compliance or to protect rights and safety.
- Parties involved in business transactions (e.g., mergers or acquisitions).

All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

5. Analytics

We use third-party analytics services (such as Google Analytics) to understand usage of our Services. These services may collect data as described above. To opt out of Google Analytics tracking, you may install the Google Analytics Opt-Out Browser Add-on.

Do Not Track: Our data collection practices remain unchanged when a Do Not Track signal is received.

6. Third-Party Websites

This Policy applies only to MBA's Services. External websites or services may have their own privacy policies. MBA is not responsible for the privacy practices of these sites.

7. Text Messaging

By providing your mobile number and opting in, you consent to receive account-related text messages (e.g., payment reminders). Message and data rates may apply. To opt out, text STOP to any message. For support, text HELP or email info@mbac-us.com. MBA does not share mobile numbers with third parties for marketing.

8. Your Choices

- **Account Information:** Update or correct your information by emailing info@mbac-us.com.
- **Limit Sharing:** To restrict data sharing with affiliates or non-affiliates for marketing, contact us at info@mbac-us.com.
- **Cookies:** Most browsers accept cookies by default; you can disable them in your browser settings, though this may affect functionality.
- **Google Analytics:** Opt out by installing the Google Analytics Opt-Out Browser Add-on.
- **Promotional Communications:** Follow instructions in promotional emails or contact us to opt out.
- **Text Messages:** Refer to Section 7 for opt-out instructions.

9. Data Security

We maintain safeguards to protect your information, but no method is completely secure. You are responsible for maintaining the security of your own devices and passwords.

10. Personal Information of Children

Our Services are not intended for children under 13. We do not knowingly collect personal data from children. If you believe a child has provided us with personal information, please contact us so that we may delete it.

11. Notice to Persons Outside the United States

If you are from the European Union or other regions with data protection laws, please note that your data may be transferred to and processed in the United States, where data protection standards may differ. By using our Services, you consent to this transfer.

12. Notice to California Residents – Shine the Light

California residents may request details about how their data is shared with third parties for direct marketing. MBA does not share your information for these purposes.

13. Notice to Nevada Residents

Nevada residents may opt out of the sale of their personally identifiable information for monetary consideration. Although MBA does not engage in such sales, Nevada consumers who have transacted with us may submit an opt-out request. We will verify your identity and maintain your request if practices change.

14. Changes to This Privacy Policy

We may update this Policy to reflect changes in law or our practices. The “Last Updated” date indicates the most recent revision. Material changes will be communicated as required. Your continued use of our Services confirms your acceptance of the updated Policy.

15. Contact Us

If you have any questions or concerns about this Privacy Policy, please contact us at info@mbac-us.com.

