

PRIVACY STATEMENT

iQor US Inc., through one or more of its subsidiaries or affiliates (collectively, the “Company”) is engaged, among other things, in the business of the collection of debts for third party customers (“Customers”). As part of its business practices, the Company contacts those obligated on its Customers’ debts (“Consumers”) through various mediums, including by telephone and mail. In connection with its business activities, the Company receives certain personal information about its corporate Customer contacts and its Customer’s Consumers (“Personal Information”). The Company receives such Personal Information directly from Customers, including through this website. The Company receives such Personal Information about Consumers directly from its Customers, from Consumers, or indirectly by obtaining information from third party information providers. The Company stores the Personal Information it collects about Customers and Consumers on computer servers located in Canada, the United States and the United Kingdom. The purpose of this Privacy Statement is to describe the Company’s practices relating to the collection, use and disclosure of Personal Information about corporate Customer contacts and Consumers and to describe the company’s participation in the US-EU Safe Harbor Privacy Framework (“Safe Harbor”). The Company acts only on behalf of its Customers with respect to such Consumer Personal Information and accordingly carries out Customers’ instructions with regard the collection, processing and protection of Consumer Personal Information. Consumers should also refer to Customer’s privacy policy for information on the handling of their consumer information.

By contacting the Company or using its services or website, you consent to the collection, use and disclosure of your Personal Information in accordance with the following terms and conditions, including disclosure to the United States and other jurisdictions that may not provide a level of data protection equivalent to that in your home country.

What Personal Information We Collect

Customer’s Personal Information may include information about individual corporate Customer contacts such as name, work address, email address, and work telephone number.

Consumer’s Personal Information may include information such as name, contact information, obligations on debt owed to Customers, credit card, bank account or other payment history information, and personal identification information.

How We Use Your Personal Information

We use Customer’s and Consumer’s Personal Information to:

- Perform the services for which Customers have retained us;
- Contacting Consumers regarding outstanding debt;
- Collect outstanding debt;
- Do all the things necessary to administer those services;
- For providing Consumer retention services;
- Obtain additional information about Consumers;

- Collect the TV license in the United Kingdom;
- Obtain consumer reports;
- Authenticate Customer's and Consumer's identity;
- Communicate with Customers and Consumers and respond to requests; and
- Administer payment of Consumers' account balances to Customers.

When We Disclose Your Personal Information

The Company may share Personal Information with third parties engaged to assist us in providing services to Customers or to carry out one or more of the purposes described above. These service providers are prohibited from using your Personal Information for any purpose other than to provide this assistance and are required to protect Personal Information disclosed by the Company and to comply with the general privacy practices described in this Privacy Statement.

The Company reserves the right to disclose Personal Information to a third party if a law, regulation, search warrant, subpoena or court order legally requires or authorizes it to do so.

The Company also reserves the right to disclose and/or transfer Personal Information to a third party in the event of a proposed or actual purchase, sale, lease, merger, amalgamation or any other type of acquisition, disposal or financing of all or any portion of the Company or of any of the business or assets or shares of the Company or a division thereof in order for Customers to continue to receive the same products and services from the third party.

Use of Cookies

A cookie is an element of data that the Company website may send to your browser. Your browser may store it on your system based on the preferences that you have set on your browser. Cookies gather information about your operating system including, but not limited to, screen resolution, browser and IP address. The Company uses cookies to track non-personal information such as user patterns and uses the data collected to improve the visitor's experience of visiting the Company's website. You have the option to configure your Internet browser to notify you when you have received a cookie and providing you with the choice to accept or decline to accept the cookie. Further, you have the option to block all cookies. If you need more information regarding your options for handling cookies please refer to information provided with your Internet browser. Blocking cookies or refusing to accept cookies may affect your experience on certain aspects of the Company website.

No Selling or Renting of Personal Information

We will not sell or rent your Personal Information for direct marketing purposes.

How We Protect Your Personal Information

The Company makes all commercially reasonable efforts to ensure that Personal Information collected is protected against loss and unauthorized access. This protection applies in relation to information stored in both electronic and hard copy form. Access to your Personal Information is restricted to selected employees or representatives. In addition, the Company employs generally accepted information security techniques, such as firewalls, access control procedures and cryptography, to protect Personal Information against loss and unauthorized access.

Third Party Sites

The privacy practices set forth in this Privacy Statement are for the Company's websites and other specified activities only. Other sites hosted by third parties may have different practices. If you visit any other websites managed by third parties, please review the privacy policies posted at those sites carefully. We have no control over those websites and are not responsible or liable for the policies and practices followed by third parties.

Changes to this Privacy Statement

The Company reserves the right to modify this Privacy Statement at any time without advance notice. We will update the Effective Date at the beginning of this Privacy Statement when a material change is made. The Privacy Statement posted at any time or from time to time on this website shall be deemed to be the Privacy Statement then in effect.

Correcting or Updating Your Information

You can help us maintain the accuracy of your Personal Information by notifying us of any changes to this information. You may contact the Company in any one of the following ways to request access to or correction or update of your Personal Information:

regulators@iqor.com

Contacting Us

In the event that you have any questions about the Company's Privacy Statement you may contact us at:

regulators@iqor.com

Safe Harbor Participation

We recognize that the EU has an "omnibus" data protection regime established pursuant to the European Data Protection Directive (95/46/EC) (the "Directive"). The Directive generally restricts the transfer of personally identifiable information about individuals in the EU to the United States, unless there is "adequate protection" for such information when it is received in the United States. To address this restriction, we adhere to Safe Harbor with respect to personally identifiable information about individual contacts for Customers and Customer's Consumers in the EU ("EU Personal Information") for the purposes described in this Privacy Statement, as well as for our employees in the EU. Employees in the EU are provided with information regarding Company's employee data privacy practices and Safe Harbor via a separate policy.

Any questions regarding this Safe Harbor section of this Privacy Statement or requests for access to EU Personal Information should be directed to the Safe Harbor Privacy Contact listed in this section. Additional information may be obtained on the US Department of Commerce web site at <http://www.export.gov/safeharbor>. In addition, if any individual located in the EU experiences an issue regarding the EU Personal Information that the Company holds about him or her, the individual may contact the local data protection authority for further information.

Safe Harbor Privacy Contact:

Privacy Administrator
646-375-6113