

Mintex, Inc. Terms and Conditions

Last Updated: March 19, 2025

These Terms and Conditions ("Terms") govern your use of our company website(s) www.mintexinc.com and our self-service access restricted web portal www.paymintexonline.com (the "Site(s)"), applicable to consumer accounts placed in our office by our clients for Mintex professional services, operated by Mintex, Inc. ("we," "our," "us," or "Mintex"). By accessing or using the Site(s), you agree to be bound by these Terms and Conditions, as well as our Privacy Policy. If you do not agree with these Terms, please do not use our Site(s).

1. Use of the Site(s)

By using the Site(s), you represent that you are at least 18 years old and legally able to enter into contracts. You agree to use the Site(s) only for lawful purposes and in accordance with these Terms. You may not use the Site(s) to:

- Violate any applicable law, regulation, or legal obligation.
- Harass, threaten, or engage in any conduct that could be considered abusive, defamatory, or offensive.
- Attempt to disrupt or damage the Sites' operations or security.
- Provide false or misleading information or impersonate any individual or entity.

2. Services Provided

Our Site(s) purpose is to provide services related to debt collection services or call center services, for individuals and/or businesses. By using the Site(s), you agree that any debts owed to you, or your business may be managed by us for debt collections services and /or customer service purposes. The specific terms of any debt collection, customer service or other professional administrative service arrangement will be outlined in the agreements between Mintex and our clients. If you are an individual that receives or previously received services from Mintex's clients, specific terms and conditions of such service arrangement would be outlined in the agreements between you and our clients.

3. Account Registration and Security

To use certain features of the Site(s), you may be required to create an account, be provided with designated credentials to access your account, or you may voluntarily access our public facing website. You agree to provide accurate, current, and complete information during the registration or inquiry process, and to maintain the security of your account login credentials. You are responsible for all activities under your account upon

access through the self-service access restricted site and the public facing site, whether or not authorized by you.

4. Payments and Transactions

If you make a payment or transaction through the Site(s), you agree to pay all amounts due, including any fees or charges that may apply. All payments are processed securely, and you agree to provide accurate payment information. You also agree not to provide fraudulent or unauthorized payment information. That upon making a payment you are acknowledging responsibility for the associated debt owed to our clients.

5. Intellectual Property

The content, design, logos, trademarks, and other intellectual property on the Site(s) are owned by or licensed to Mintex, Inc. You agree not to copy, distribute, modify, or use any content from the Site(s) without our express written permission, except as permitted by applicable laws.

6. Disclaimers and Limitation of Liability

- **No Legal Advice:** The information provided on the Site(s) is for informational purposes only and does not constitute legal advice.
- **No Warranty:** We make no representations or warranties regarding the accuracy, completeness, or reliability of the content on the Site(s). The Site(s) is provided "as is" without any warranties of any kind.
- **Limitation of Liability:** To the fullest extent permitted by law, Mintex and its affiliates shall not be liable for any direct, indirect, incidental, special, or consequential damages arising out of your use or inability to use the Site(s).

7. Privacy

Your use of the Site(s) is also governed by our Privacy Policy, which can be found in the Privacy Policy link, located at the bottom of the www.mintexinc.com home page. By using the Site(s), you consent to our collection, use, and disclosure of your personal information in accordance with our Privacy Policy.

8. Termination

We reserve the right to suspend or terminate your access to the Site(s) at any time, without notice, for any reason, including if you violate these Terms. Upon termination, your right to use the Site(s) will immediately cease, and you must discontinue all use of our Site(s).

9. Changes to These Terms

We reserve the right to modify or update these Terms at any time. Any changes will be effective immediately upon posting the revised Terms on the Site(s). Your continued use of the Site(s) after the posting of any changes constitutes your acceptance of those changes.

10. Contact Information

If you have any questions or concerns about these Terms and Conditions, please contact us at:

Mintex, Inc.
P.O. Box 7700
Chicago, IL 60680
info@mintexinc.com