Mintex, Inc. Privacy Policy

Last Updated: March 19, 2025

Mintex, Inc. ("we," "our," "us", or "Mintex") is committed to protecting your privacy. This Privacy Policy explains how we collect, use, disclose, and protect your personal information when you visit our company website(s) www.mintexinc.com and our self-service access restricted web portal www.paymintexonline.com (the "Site" or "Site(s)"), applicable to consumer accounts placed in our office by our clients for Mintex services. By using our Site(s), you consent to the practices outlined in this Privacy Policy.

1. Information We Collect

We may collect the following types of personal information:

- **Personal Identification Information**: Name, address, email address, phone number, payment information, and other identifying details.
- **Non-Personal Information**: Browser type, device information, IP address, usage data, cookies, and other anonymous usage data collected through the Site(s).

2. How We Collect Information

- Information You Provide: We collect information that you provide to us directly when you interact with our Site(s), such as when you submit forms, make payments, or contact us.
- Automatic Data Collection: We may automatically collect certain information when you visit our Site(s) through the use of cookies and similar tracking technologies.

3. How We Use Your Information

We may use the information we collect for the following purposes:

- To provide debt collection or call center services and manage your account for our clients, may also be known as your original creditor, or your service provider.
- To communicate with you regarding your account or debt.
- To process payments and transactions.
- To improve the functionality and security of our Site(s).
- To comply with legal obligations and enforce our terms and conditions.

4. Sharing Your Information

We may share your personal information in the following circumstances:

- **Service Providers**: We may share your information with third-party service providers who assist in processes relevant to our debt collection services, call center services, payment processing, and other business operations.
- **Legal Compliance**: We may disclose your information as required or permissible by law or in response to a legal request (e.g., a court order, government request, or regulatory investigation).
- **Business Transfers**: In the event of a company merger, acquisition, or sale of assets, your information may be transferred as part of that transaction.

5. Security of Your Information

We use reasonable administrative, technical, and physical safeguards to protect your personal information. However, no method of transmission over the internet or electronic storage is completely secure, nor guaranteed to be secure. While we strive to protect your information, we cannot guarantee its absolute security.

6. Your Rights and Choices

- Access and Correction: You have the right to request access to and correct any
 personal information we have collected about you.
- Opt-Out: You can opt out of receiving promotional or account-related communications from us by following the unsubscribe instructions noted in those communications or by contacting us directly through the available channels noted in those communications.
- **Do Not Track**: Some web browsers may have settings that allow you to opt out of tracking technologies. Please note that we do not alter our data collection practices when we detect a Do Not Track signal.

7. Retention of Your Information

We will retain your personal information for as long as necessary to fulfill the purposes outlined in this Privacy Policy, unless a longer retention period is required or permitted by law.

8. Links to Third-Party Websites

Our Site(s) may contain links to other website(s). We are not responsible for the privacy practices of these third-party Site(s). We encourage you to read the privacy policies of any third-party websites you visit.

9. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. When we make changes, we will post the updated policy on this page and update the "Last Updated" date at the top of the policy. We encourage you to review this Privacy Policy periodically to stay informed about how we are protecting your information.

10. Contact Us

If you have any questions about this Privacy Policy or our data practices, please contact us at:

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