



Privacy Notice

Credit Solutions Holdings Limited considers the confidentiality of any information you may provide us with, as well as your personal details, to be of the utmost importance. From time to time, we add or change functions, features or products to our Web Sites or add or change Services. This, and our commitment to protecting the privacy of your personal information, may result in periodic changes to this Privacy Notice.

In this Notice, "Credit Solutions Holdings Limited", "we" and "our" means Credit Solutions Holdings Limited Group Limited and its wholly-owned subsidiaries, Power2Contact Limited, Crucible Debt Purchase Limited, Credit Solutions Limited and its trading name of Cougar Financial Services. "Customer" refers either to a debtor whose account Credit Solutions Holdings Limited has purchased, or to a debtor whose account is owned by a third party who has engaged Credit Solutions Holdings Limited to act on their behalf to recover the debt. This Privacy Notice applies to both current and former customers.

We collect Personal Information about customers from the following sources; (a) information we receive from them, (b) information concerning their transactions with us, our affiliates, or others.

Any information received will be held on computer for the purposes of enabling us to provide you with a helpful and effective service. We do not share any of your information with any other unauthorized parties. We do not sell, lease or rent our data lists or generate any revenue from third parties through the sale of personal information.

To maintain security of customer information, we restrict access to your personal and account information to persons who need to know that information. We also maintain physical, electronic, managerial and procedural safeguards to protect the privacy of your personal, account and payment information. Information gathered will only be used for our own business and client communication purposes. This is to protect against the loss, misuse and alteration of customer data under our control.

When you visit our Web Site, we may log your IP address (the unique address which identifies your computer on the internet) which would be recognised by our web server. We use IP addresses to help us administer our Web Site and we do not link IP addresses to personally identifiable information.

In addition, when you make payments from our Web Site, we will need to know your credit/payment card number and expiration date. This card data is transferred via a secure payment portal to an industry leader in this field who processes payments on our behalf. Your card data is processed, and not retained, in accordance to the highest industry leading data security standard known as PCI Compliance.

Disclosure

We do not disclose any non-public personal information about our customers or former customers to anyone, except as permitted or required by Law. We will not share, sell or rent your personal information to third parties. However, we may disclose your personal information, such as names and addresses, account balance and payment history to authorised third party suppliers, subsidiaries and affiliates who provide trace and field services on our behalf and are contractually obliged to adhere to all Data Protection Principles and our stringent security and confidentiality requirements.