

CALIFORNIA NOTICE AT COLLECTION FOR DEBTORS

To obtain a copy of this notice in an alternative format please phone us at 1-866-625-9835 or email us at privacy@hunthenriques.com.

AS A COURTESY, THESE DISCLOSURES INCLUDE INFORMATION THAT IS EXEMPT FROM CCPA. THE COURTESY DISCLOSURES ARE MADE WITH A RESERVATION OF ALL RIGHTS.

This Notice at Collection ("Notice") applies to residents of California ("consumers").

Personal Information We Collect: We collect the following categories of personal information from the specified sources:

- "Sensitive Personal Information" such as social security number; driver's license; state identification card; passport number; a consumer's account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account; precise geolocation; racial or ethnic origin, citizenship or immigration status, religious or philosophical beliefs, or union membership; contents of a consumer's mail, email, and text messages unless the business is the intended recipient of the communication; health data (obtained from a person's creditor, credit reports, third-party data providers, and/or the consumer) (this category overlaps with other categories);
- "Identifiers" such as name, alias, postal address, unique personal identifier, online identifier, IP address, telephone number, social security number, account number, email address, signature, physical characteristics or description, passport number, driver's license or state identification card number; insurance policy number; education, employment, or employment history; bank account number, credit card number, debit card number, or any other financial information; medical information; or health insurance information (obtained from a person's creditor, credit reports, third-party data providers, and/or the consumer) (this category overlaps with other categories);
- "Health Information" such as health insurance information and medical diagnosis (if the debt is a medical debt, obtained from a person's creditor and/or the consumer);
- "Protected Characteristics" that are protected under California law such as age (40 years or older); race; sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions); marital status; medical condition; veteran or military status (obtained from credit reports, a person's creditor, and/or the consumer);
- "Commercial Information" such as records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies, or retail information (obtained from credit reports and/or a person's creditor);
- "Internet or Network Activity" such as browsing history, search history, and information regarding a consumer's interaction with our website (obtained from the consumer's access of our websites and/or payment portal);
- "Financial Information" such as banking information, financial account numbers, and payment history (obtained from a person's creditor, credit reports, third-party data providers, and/or the consumer);
- "Geolocation Information" such as geolocation data (including GPS coordinates), location information (obtained from process servers if there is a lawsuit filed, from creditors, and from a consumer's use of our websites and/or payment portal);
- "Sensory Data" such as audio call recordings (obtained when a consumer has a telephone conversation with us);
- "Professional or Employment Related Information" such as current employment, employment history, and salary data (obtained from the consumer's creditor, credit reports, third party data providers, consumer's employer, and/or the consumer);
- "Education Information" such as level of education completed and schools attended (obtained from the consumer's creditor and/or credit reports);
- "Physical Description Information" including physical descriptions of people and photos but we do not collect facial scans, biometric identifiers, fingerprints or other forms of traditional "biometric data" (obtained from person's creditor, process servers, and/or call recordings with consumers); and

- “Inferences” drawn from other personal information such as profile about a consumer reflecting the consumer’s preferences, characteristics, predispositions, behavior, attitudes.

How We Use Personal Information: We collect, use, and disclose personal information for the following purposes:

- Hunt & Henriques is a debt collector and all information that is collected will be used for debt collection purposes.
- Performing services such as maintaining, servicing, and/or collecting on accounts on behalf of creditors.
- Verifying debtor information and processing payments.
- Report collections to creditors and process back-end billing with credits.
- To carry out our contractual obligations or to pursue the contractual rights of creditors.
- Undertaking internal research for technological development and demonstration.
- Debugging to identify and repair errors that impair existing intended functionality.
- Helping to ensure security and integrity to the extent the use of personal information is reasonably necessary and proportionate for these purposes.
- Short-term, transient use, provided the personal information is not disclosed to another third party and is not used to build a profile about the consumer or otherwise alter the consumer's experience outside the current interaction with the business.
- Undertaking activities to verify or maintain the quality or safety of a service, system, or device that is owned, manufactured, manufactured for, or controlled by us, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by us.
- To comply with our legal or regulatory obligations.

Right to Know: the right to request that we disclose the personal information we collect:

- Categories of Personal Information: the categories of personal information we collect, the sources from which personal information is collected, the purpose for collecting the personal information, the categories of third parties with whom we disclose personal information and the corresponding categories of personal information, and the categories of personal information that we sell or share (if applicable); or
- Specific Personal Information: The specific pieces of personal information we have collected.

Right to Delete: the right to request that we delete personal information about them.

Right to Correct: the right to request that we correct personal information about them.

Right to Opt Out: Consumers have the right to opt out of the sale or “sharing” of personal information. (“Sharing” means the disclosure of personal information for cross-contextual behavioral advertising.) However, we do not sell or “share” personal information.

Right to Non-Discrimination: We will not discriminate against consumers for exercising their rights under the CCPA.

Retention of Personal Information: Based on contractual requirements and/or legal requirements, personal information is maintained for a specified period of time. Additional information such as emails and vendor agreements are maintained for business purposes for an indefinite amount of time.

Please see our full [Privacy Policy](#) for more information on how to exercise your rights.

This privacy policy was last updated on August 21, 2025.