

The Credential Researchers Ltd Privacy Policy

We believe that you have the right to know how we collect and use your personal information. The Credential Researchers Ltd values your trust and respects your privacy – and is committed to protecting your confidential data.

What customer information does The Credential Researchers Ltd gather and use?

The Credential Researchers Ltd is the sole owner of the information collected on this site. We will not sell, rent, trade or lease this information to others in ways different from what is disclosed in this policy.

When you place an order and/or communicate with us about our goods or services, we will gather, retain and use certain personal information you provide to us. For example, we may collect information such as your name, contact information including address, telephone number and email address, credit card number, bank account number, your billing and shipping address. We will use this information to complete your order.

By furnishing any such information to us, you expressly consent to the use of your information in accordance with the terms of this privacy policy.

For your protection, all information with respect to an order, including the credit card holder's name, number and billing address, is subject to verification prior to processing any order. This is to assist us in preventing fraud and the unauthorized use of a credit card without the cardholder's permission. Records of your billing information are kept separately from records of your Internet activities because our billing system and The Credential Researchers Ltd privacy and security services run independently.

When you use The Credential Researchers Ltd services, our servers may automatically record the information that your browser sends whenever you visit a Web site. We may maintain usage logs containing a record of Web access made to and through our service. These server logs may include such information as your Web request, Internet Protocol address, browser type, browser language, the date and time of your request, the size in kilobytes of the communication, and one or more cookies that may uniquely identify your browser. The Credential Researchers Ltd may use this data individually or in the aggregate with other users' data for our internal marketing purposes or to improve our services.. The Credential Researchers Ltd will not disclose customer identities or information concerning email communication except as stated below in the discussion of our information sharing practices.

Will The Credential Researchers Ltd share my information with other companies or people?

The Credential Researchers Ltd will not sell, rent, trade, or lease your personal information for marketing purposes in accordance with our privacy policies and will not use your personal data for any other purpose. Apart from this, we disclose personal information only when we have a good faith belief that access, use, preservation or disclosure of such information is reasonably necessary to (a) satisfy any applicable law, regulation, legal process or enforceable governmental request, (b) enforce applicable terms of use or other contract rights, including investigation of potential violations thereof, (c) detect, prevent, or otherwise address fraud, security or technical issues (including abuse of our products or services by spamming or other abuses of netiquette, and use of our products or services to attack other systems or to gain unauthorized access to any other system) or (d) protect against imminent harm to the rights, property or safety of The Credential Researchers Ltd, our customers or the public. Please note that if The Credential Researchers Ltd sells all or a portion of its business or

assets, The Credential Researchers Ltd reserves the right to transfer customer information to the acquirer as part of that acquisition.

Does The Credential Researchers Ltd use Cookies?

Like most companies, The Credential Researchers Ltd uses cookies to customize our communication and provide you with better service. A cookie is a small data file that our Web site writes to your hard drive when you visit our site. That file may contain information that we use to track the Web pages you have visited or how often you've visited The Credential Researchers Ltd's site. The primary reason The Credential Researchers Ltd uses cookies is to authenticate your identity between page requests. However, a cookie cannot read data off your computer's hard disk. You can also set your browser to warn you before accepting cookies, or you can refuse cookies by turning them off in your browser.

Does The Credential Researchers Ltd collect information on minors?

The Credential Researchers Ltd does not intend to collect information from children who are under the age of 18 in the European Union and Asia Pacific, or under the age of 13 in the United States and Latin America. If you do not meet these age limits, you should not provide information on this site and should ask your parent or guardian to do so for you.

How can I manage my personal information or unsubscribe from emails?

The Credential Researchers Ltd maintains the following procedures for you to review or request changes to the information that we collect about you.

How will I know if this privacy policy changes?

The Credential Researchers Ltd is dedicated to continually improving its Web sites by adding new functionality, products, services and programs. Because of those improvements – along with changes in the law, technology, and The Credential Researchers Ltd's business – The Credential Researchers Ltd reserves the right to change, modify, add, or remove portions of this privacy policy at any time simply by posting the revised privacy policy on the site, and without any other notice to you. Any such change, update, or modification will become effective immediately upon posting of the revised privacy policy on the site. We encourage you to review our Privacy Policy whenever you use this Web site to make sure you always understand how your information will be used.

Additional Information

Please note that this policy is only applicable to this site, and not to any other Web sites that you may be able to access from this site, each of which may have data collection and use practices that differ materially from this policy.

How can I contact The Credential Researchers Ltd if I have any further questions?

Telephone: 1-212-873-8290

Fax: 1-212-873-2769

Address: The Credential Researchers Ltd
140 West End Avenue, Suite 17J
New York, New York 10023

The Credential Researchers Ltd Sales Policy

Terms:

All sales are final. No refunds will be made. A receipt will be provided upon request detailing the date of the transaction, the service(s) performed, the cost of each service, applicable sales tax, payment method, the name of our client involved in the transaction and a Transaction ID number.

Transaction Details:

The Credential Researchers Ltd is contracted by its clients to perform background checks for legally permissible purposes such as tenant screening. In certain transactions, such as tenant screening, it is customary for the subject of said screening to bear the expense of the background check. That is why the Credential Researchers Ltd charges some of its screening subjects directly.

Upon receipt of an application for tenancy and the applicants' authorization to release records, The Credential Researchers Ltd may obtain reports from credit bureaus and other data sources regarding the background of the applicants including, but not limited to, credit history, terrorist activity, sexual offenses and other public records. Any data collected from these sources is the exclusive property of The Credential Researchers and will only be shared with its clients for legally permissible purposes. Likewise, any reports that The Credential Researchers Ltd prepares in the course of a background check remain the exclusive property of The Credential Researchers Ltd. The Credential Researchers Ltd will share reports it prepares only with its clients and only for legally permissible purposes.

Because The Credential Researchers Ltd begins incurring expenses as soon as an application is received, no refund will be made, even if an application is withdrawn.