



BAD
CUSTOMER.COM

ACCOUNT LOGIN

The Net's Largest Shared Database Of Chargeback Risks

BUSINESS CENTER

CONSUMER CENTER

COMPANY INFORMATION

FAQ

Privacy Policy

Privacy Policy

BECOME A PARTNER

We are committed to protecting the privacy of our visitor's personally identifiable information. To better protect your privacy, we provide this notice explaining our online information practices.

What Information We Collect and How We Use It

Personally Identifiable Information

When supplying your information or by placing an order for products or services, we collect certain types of personally identifiable information including contact information, such as name, address, e-mail address, telephone number, and ID verification information as applicable. BadCustomer does not charge consumers of businesses for its services, and as such does not collect Credit Card information in a readable format. All stored customer information is kept secure.

BadCustomer uses this information to process requests for products and services by way of customer support for your guaranteed satisfaction. We also use collected information to communicate with you, such as to notify you (through e-mails and newsletters) about updates to products, to send you order confirmations, or to provide you with important product warranty or safety information.

In addition, we use contact information you provide to respond to your inquiries about our offerings, and to offer you, by means of e-mail or through our newsletter, additional products, programs or services that we believe may be of interest to you.

Supplementation of Information

We may, from time to time, supplement the information we collect online with outside records (e.g., information from our Strategic Partners or from wireless providers) to enhance our ability to serve you, to tailor our content to you, and to offer you opportunities to purchase products or services that we believe may be of interest to you. We will use contact information from your registration data to send you information about our products and services and to keep you informed of our other products and services that may be of interest to you. By submitting your e-mail address at the Website or the website of one of our marketing partners, and/or obtaining services from us, you agree to receive e-mail or telephone calls or other marketing from us notwithstanding a prior decision, made by you, to opt out of this program, pursuant to the CAN-SPAM Act, you are agreeing to opt back in and to receive marketing materials until you decide to opt-out. In addition, you agree that such act constitutes a purchase, an inquiry and/or an application for purposes of the Amended Telemarketing Sales Rule, 16 CFR §310 et seq. (the "ATSR"). Notwithstanding that your telephone number may be listed on the Federal Trade Commission's Do-Not-Call List, We retain the right to contact you via telemarketing in accordance with the ATSR.

Sharing of Your information

We will share aggregated demographic information with our Strategic Partners. This is not linked to any personally identifiable information.

Our Collection of Personally Identifiable Information Through a Third-party Web Site

To provide you with content and service, we have relationships with many of the best service and content companies. As a result of these relationships, you can access BadCustomer, Inc. through a third-party Website. You can recognize most of the BadCustomer, Inc. pages on these third-party sites by looking for the joint branding of BadCustomer, Inc. and a third-party company. For example, if you see a logo on the page that says "Powered by BadCustomer, Inc.," you are on a co-branded page.

Whenever you provide registration information on a co-branded page, that data may be shared with the third-party site through which you access BadCustomer, Inc. We encourage you to read the privacy policies of such third parties, as this Notice does not cover their use of information.

Non-Personally Identifiable Information

We may collect certain non-personally identifiable information about our visitors when you visit many of our Web pages such as the type of browser you are using (e.g., Netscape, Internet Explorer), the type of operating system you are using, (e.g., Windows '98 or Mac OS) and the domain name of your Internet service provider (e.g., America Online, EarthLink).

We use the non-personally identifiable information that we collect to improve the design and content of our service pages and to enable us to personalize your Internet experience. We also may use this information in the aggregate to analyze service usage.

Legal Process/Disclaimer

We may disclose personally identifiable information in response to legal process or when we believe in good faith that the law requires it, for example, in response to a court order, subpoena or a law enforcement agency's request.

Choices/Opt Out

If you prefer not to receive marketing information, simply let us know by e-mailing us at consumers@badcustomer.com, or by sending a letter via **certified mail** to BadCustomer, Inc., 100 Wilshire Blvd., Suite 750, Santa Monica, CA90401. Please note that even if you chose to opt out of BadCustomer, Inc.'s marketing, we will continue to send you important service-related communications (e.g., order confirmation or product safety information). However, these are not promotional in nature. Contacting us in this way does not remove you from the BadCustomer chargeback list, if you are already on it. Removing yourself from the chargeback list can be done via various links on the BadCustomer.com site.

Cookies

To enhance your experience with our site, we use "cookies." Cookies are used by your computer's browser to store your preferences. We use session cookies. Cookies, by themselves, do not tell us your e-mail address or other personally identifiable information unless you choose to provide this information to us by, for example, registering at one of our sites.

We use cookies to understand site usage and to improve the content and offerings on our sites. If you set your browser not to accept cookies, you will not be able to use our site.

Links

In addition, our site contains links to other Websites whose information practices may be different than ours. Our privacy policy does not cover these third parties' use of information. Visitors should consult the other companies' and sites' privacy notices as we have no control over information that is submitted to, or collected by, these third parties.

Security

We have put in place appropriate physical, electronic, and managerial procedures to safeguard and help prevent unauthorized access, maintain data security, and correctly use the information we collect online.

All information submitted is protected by our secure server, which automatically encrypts your personally identifiable information so that it cannot be read while traveling over the Internet.

Reviewing Your Information

If you would like to review and update or correct the personally identifiable information that we have collected from you online, you may

go to <http://www.badcustomer.com/blacklist.htm>, enter your information, and order a report. You may also send your request via certified mail to BadCustomer, Inc., 100 Wilshire Blvd., Suite 750, Santa Monica, CA90401, Attn: Customer Service Manager. To protect your privacy and security, we will take reasonable steps to help verify your identity before granting access or making corrections.

Fair Credit Reporting Act

Disclosure by us of information that constitutes a "consumer report" under the Fair Credit Reporting Act ("FCRA") is subject to the limitations and other requirements of FCRA.

Notification of Changes

If we are going to use your personally identifiable information in a materially different manner from that stated at the time of collection, we will notify you directly (e.g., via e-mail). You will have a choice as to whether or not we use your information in this different manner. In addition, if we make any material changes in our privacy practices that do not affect user information already stored in our database, we will post a prominent notice on our Website notifying users of the change. However, if you have opted out of communication with the site then you will not be contacted, nor will your personal information be used in this new manner.

Contact Us

If you have any questions regarding this statement, or would like more information on our privacy practices, please contact us by e-mail at consumers@badcustomer.com, or by writing to BadCustomer, Inc., 100 Wilshire Blvd., Suite 750, Santa Monica, CA90401, Attn: Customer Service Manager.

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