

Privacy and Security Statement

Effective Date: June 5, 2025

Introduction and Consent

Zyra Financial, LLC ("Zyra," "we," "us," or "our") operates the website <https://zyrafinancial.com> ("Website"). This Privacy and Security Statement explains how we collect, use, and protect the personal information you voluntarily provide through this Website.

By accessing or using our Website, you acknowledge that you have read and understood this Privacy and Security Statement and consent to the collection and use of your information as described herein. If you do not agree, please do not use our Website.

Role Disclosure

Zyra Financial, LLC is a passive debt buyer. We do not engage in active debt collection activities or contact consumers directly to collect debts. Our role is limited to purchasing debt portfolios and managing related administrative tasks.

Information We Collect

Personal Information

We collect only minimal personal information that you voluntarily provide when contacting us, such as your name, email address, phone number, or other information submitted through email.

Usage Information

We automatically collect certain Usage Information when you visit our Website, such as your IP address, browser type, and pages visited. This is collected through cookies and similar technologies strictly for website functionality, security, and performance monitoring.

Cookies and Tracking Technologies

Our Website uses cookies and similar technologies to enhance your browsing experience, ensure website functionality, and collect minimal usage data for security and performance purposes. These cookies do not collect personally identifiable information without your consent and are used solely for essential website functions, security, and performance monitoring. They are not used for advertising or marketing. You can manage or disable cookies through your browser settings; however, some features of the Website may not work properly without cookies.

How We Use Your Information

We use the information you provide only to respond to your inquiries, communicate with you, and fulfill legal or regulatory obligations.

We do not engage in active debt collection activities, marketing, or the sale, rental, or trading of your personal information to third parties for their commercial purposes.

Information Sharing and Third-Party Services

We may share your information with trusted third-party service providers who assist us with Website hosting, analytics, and administrative functions. These providers are contractually obligated to protect your information and use it solely to perform services on our behalf.

Our Website may contain links to third-party sites. We are not responsible for the privacy practices or content of these external websites and encourage you to review their privacy policies before providing any personal information.

Data Retention

We retain your personal information only as long as necessary to fulfill the purposes described in this Statement or comply with applicable legal requirements.

Your Privacy Rights

California Privacy Rights (CCPA)

If you are a California resident, you have specific rights regarding your personal information, including:

- The right to request access to the categories and specific pieces of personal information we have collected about you.
- The right to request deletion of your personal information, subject to certain legal exceptions.
- The right to non-discrimination for exercising your privacy rights.

To exercise these rights, please contact us as described below. We will verify your identity before processing requests and respond within the legally required timeframes.

Updates to This Policy

We may update this Privacy and Security Statement from time to time to reflect changes in our practices or legal requirements. The effective date at the top of this document will be updated accordingly. We encourage you to review this Statement periodically.

Contact Us

If you have questions, concerns, or requests regarding your personal information or this Privacy and Security Statement, please contact us via email at contact@zyrafinancial.com