

Credit Debug Workplace Policy (Remote Operations)

1. Purpose

This Workplace Policy establishes guidelines, expectations, and standards for all team members operating within Credit Debug's fully remote, online-based service model. The goal is to ensure compliance with applicable laws (including CROA), maintain data security, and deliver consistent, professional service to clients.

2. Scope

This policy applies to all employees, contractors, and affiliates working on behalf of Credit Debug.

3. Remote Work Structure

Credit Debug operates as a fully remote organization. All services, communications, and operations are conducted electronically.

Employees are expected to:

Maintain a reliable internet connection

Work from a secure and private environment

Use approved company systems and tools only

4. Compliance and Legal Standards

All team members must adhere to:

Credit Repair Organizations Act (CROA)

Fair Credit Reporting Act (FCRA)

Federal Trade Commission (FTC) guidelines

Employees must NOT:

Guarantee results or credit score increases

Misrepresent services or outcomes

Provide misleading or deceptive statements

5. Client Communication Standards

All communications must be:

Accurate and transparent

Professional and respectful

Free of guarantees or misleading claims

Required practices:

Clearly explain services and limitations

Inform clients of their rights

Document all client interactions

6. Data Security and Privacy

Employees must:

Protect all client information

Use secure systems for data storage and communication

Never share client data without authorization

Prohibited actions:

Downloading client data to personal devices

Using unsecured networks (public Wi-Fi without VPN)

Sharing login credentials

7. Use of Third-Party Services

When referring clients to third-party providers:

Clearly disclose that providers are independent

Do not misrepresent ownership or control

Follow affiliate disclosure requirements when applicable

8. Work Hours and Availability

Employees must:

Maintain agreed-upon working hours

Be responsive during scheduled shifts

Attend required meetings and training sessions

9. Performance Expectations

Employees are expected to:

Follow company processes and workflows

Maintain quality and accuracy in all tasks

Meet performance and productivity standards

10. Professional Conduct

All team members must:

Treat clients and colleagues with respect

Avoid conflicts of interest

Maintain confidentiality at all times

11. Technology and System Use

Employees must:

Use company-approved platforms

Keep systems updated and secure

Report technical issues promptly

12. Training and Development

All employees must complete:

Initial onboarding training

Ongoing compliance training

Updates on regulatory changes

13. Disciplinary Action

Failure to comply with this policy may result in:

Warning

Suspension

Termination of employment or contract

14. Policy Acknowledgment

All team members must acknowledge and agree to comply with this policy prior to performing any work on behalf of Credit Debug.

This policy may be updated periodically to reflect changes in laws, regulations, or company operations.