

PRIVACY POLICY

Effective Date: 11 September 2024

At PennyFlo.io, we are committed to protecting your personal information and ensuring its confidentiality. This Privacy Policy outlines how we collect, use, and safeguard your data when you use our website and services.

Information's We Collect

We may collect the following types of information:

- **Personal Information:** Name, email address, phone number, and payment information when you register for an account or make a purchase.
- **Usage Data:** Information about how you use our website and services, including your IP address, browser type, and activity on the platform.
- **Cookies and Tracking Technologies:** We may use cookies and other tracking technologies to enhance your experience on our platform.

How We Use Your Information

We use your information for the following purposes:

- To provide and maintain our services.
- To process transactions and manage billing.
- To improve our website and user experience.
- To communicate with you regarding updates, promotions, or customer support.

Sharing Your Information

We do not sell or rent your personal information. However, we may share your information with third parties under the following circumstances:

- With service providers who assist in delivering our services.
- To comply with legal obligations or enforce our terms.
- In connection with a merger, acquisition, or asset sale.

Data Security

We take the security of your data seriously and implement reasonable measures to protect it from unauthorized access, alteration, disclosure, or destruction. However, no method of transmission over the internet is 100% secure, and we cannot guarantee its absolute security.

Data Retention

We retain your personal information for as long as it is necessary to provide you with our services and for legitimate business purposes. Once your information is no longer required, we will securely dispose of it.

Your Rights

You have the right to:

- Access, update, or delete your personal information.
- Withdraw consent for data processing where applicable.
- Opt out of marketing communications.
- File a complaint with a data protection authority.

Cookies

We use cookies to improve your experience on our website. You can control the use of cookies through your browser settings. If you choose to disable cookies, some features of our platform may not function properly.

Third-Party Links

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

Changes to this Privacy Policy

We may update this Privacy Policy sometimes. Any changes will be posted on this page, and we will notify you of any significant changes. It is your responsibility to review the policy periodically.

Governing Law

These terms are governed by and construed in accordance with the laws of England & Wales, UK and India. Any disputes related to these terms will be subject to the exclusive jurisdiction of the courts located in England & Wales, UK and India.

Contact Information

If you have any questions about these Privacy Policy, please contact us at:

Email: founders@pennyflo.io

Address:

1. 60/49E, Third Floor, JC Chambers, Panampilly Nagar P O, Ernakulam, Kerala, India PIN: 682036
2. 128 City Road, London, EC1V 2NX, United Kingdom