



PRIVACY POLICY

Effective Date: 20-Jan-2026

This Privacy Policy describes how **we collect, use, store, and protect information** when you use the **Business Fraud & Referral Platform** (“Platform”, “we”, “our”, “us”).

By registering, accessing, or using the Platform, you agree to the practices described in this Privacy Policy.

1. Information We Collect

1.1 User Information

We may collect:

- Mobile number
- One-Time Password (OTP) verification data
- Registration and payment confirmation details
- Account activity and interaction data

Access to the Platform is restricted to registered users only.

1.2 Business Information

When businesses are added or registered, we may collect:

- Business name and address
 - GST number and other government-issued identifiers
 - PAN and Aadhaar details (where applicable)
 - Business contact details
 - Verification and approval status
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1.3 Content & Interaction Data

We may collect and store:

- User-submitted feedback and comments
 - Text, images, audio, and video content
 - Referral discussions and experience sharing
 - Search history and business profile views
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2. How We Use Information

We use collected information to:

- Verify users and businesses
- Display business profiles and user experiences
- Prevent misuse, fraud, and unauthorized activity
- Review and approve fraud-related reports
- Maintain platform integrity and security
- Comply with applicable legal obligations

We **do not sell, rent, or trade personal data** to third parties.

3. Fraud & Verification Information

- Fraud-related information is reviewed and approved through an internal verification process
 - Only verified fraud cases are publicly labeled
 - Resolved fraud cases remain visible for transparency
 - Fraud records are retained for historical and accountability purposes
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4. Data Sharing & Disclosure

We may disclose information:

- When required by law, court order, or government authority
- To protect the rights, safety, or security of users or the Platform
- For internal review, audit, and moderation purposes

We do not share personal data for advertising or promotional use.

5. Data Storage & Security

- We use reasonable technical and organizational measures to protect data
 - Access to sensitive data is restricted to authorized personnel
 - No system can be guaranteed to be 100% secure; users acknowledge this risk
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6. User Rights & Choices

Depending on applicable laws, users may:

- Request access to or correction of personal data
- Request account deactivation
- Contact us regarding privacy concerns

Some data may be retained to meet legal, security, or fraud-prevention obligations.

7. Cookies & Tracking Technologies

- Cookies may be used for authentication and session management
 - We do not use third-party advertising trackers
 - Users may control cookie preferences through their browser settings
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8. Children's Privacy

The Platform is not intended for individuals under the age of 18.
We do not knowingly collect data from minors.

9. Policy Updates

We may update this Privacy Policy from time to time.
Continued use of the Platform constitutes acceptance of the updated policy.

10. Contact Information

For privacy-related inquiries:

 **Email:** contact@vessco.in



TERMS & CONDITIONS

Effective Date: 20-Jan-2026

These Terms & Conditions govern access to and use of the **Business Fraud & Referral Platform**.

By using the Platform, you agree to be bound by these Terms.

1. Platform Access & Eligibility

- Only registered users may access Platform features
- Users must provide accurate registration information
- Account activation is subject to verification and approval

- We reserve the right to refuse or revoke access at our discretion
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2. User Responsibilities

Users agree to:

- Provide truthful and lawful information
 - Use the Platform responsibly and ethically
 - Avoid posting defamatory, abusive, or misleading content
 - Respect applicable laws and regulations
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3. Business Listings & Verification

- Businesses may be added by users or registered directly
 - Verification status reflects internal review, not endorsement
 - “Verified Business” indicates approval of submitted details only
 - “User Added – Not Verified” listings are informational
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4. Fraud Information & Disclaimers

- Fraud labels are applied only after review and approval
 - Fraud status reflects available evidence at the time of verification
 - Resolution updates do not remove historical records
 - The Platform does not act as a court, arbitrator, or legal authority
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5. User-Generated Content

- Users are responsible for the content they submit
 - We reserve the right to moderate, edit, or remove content
 - Submission grants us a non-exclusive right to display content on the Platform
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6. Payments & Fees

- The Platform **does not process in-app payments**
 - Any fees, if applicable, are handled **externally and outside the app**
 - Payments do **not** unlock digital content or app features
 - Fees are non-refundable unless explicitly stated in a separate written agreement
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7. Intellectual Property

- All platform content, trademarks, and design elements are protected
 - Unauthorized copying or misuse is prohibited
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8. Limitation of Liability

To the maximum extent permitted by law, we are not liable for:

- Business losses or disputes
- Accuracy of user-submitted content
- Decisions made based on Platform information
- Indirect or consequential damages

Use of the Platform is at your own risk.

9. Account Suspension & Termination

We may suspend or terminate accounts:

- For violation of these Terms
 - For suspected fraud or misuse
 - To comply with legal requirements
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10. Governing Law & Jurisdiction

These Terms are governed by the laws of India.

All disputes shall be subject to the exclusive jurisdiction of courts located in India.

11. Changes to Terms

We may modify these Terms at any time.

Continued use of the Platform constitutes acceptance of the updated Terms.

12. Contact & Support

 **Email:** support@vessco.in