
Privacy Policy

Effective Date: 21 July 2026

1. Introduction

Welcome to FQ Pay ("FQ Pay," "we," "our," or "us"). We are committed to protecting your privacy and ensuring that your personal information is handled securely and responsibly.

This Privacy Policy explains how we collect, use, store, disclose, and protect information when you access or use our mobile application, website, products, and services, including but not limited to recharge services, bill payments, wallet services, utility payments, and customer support.

By accessing or using FQ Pay, you agree to the collection and use of information in accordance with this Privacy Policy.

2. Information We Collect

We may collect the following categories of information:

A. Personal Information

When you register an account or use our services, we may collect:

- Full name
- Mobile number
- Email address
- Date of birth
- Address
- Profile information
- Government-issued identification details (where required for KYC verification)
- Bank account details
- UPI IDs
- Payment information

B. Transaction Information

When you use our services, we may collect:

- Recharge details
- Bill payment details
- Wallet transactions
- Payment history
- Transaction amounts
- Merchant information
- Order and payment status

C. Device and Technical Information

We may automatically collect:

- Device model and manufacturer
- Operating system and version
- Device identifiers
- IP address
- Browser type
- Mobile network information
- App version
- Device language settings
- Crash reports and diagnostics

D. Location Information

With your permission, we may collect:

- Approximate location
- GPS-based location information

This information may be used for fraud prevention, security monitoring, service availability, and regulatory compliance.

E. Usage Information

We may collect information regarding:

- Features accessed
- Time spent within the application
- Pages viewed
- User preferences
- Clickstream data
- Interaction history

F. Customer Support Information

When you contact support, we may collect:

- Support requests
- Communication records
- Feedback
- Screenshots and attachments voluntarily provided by you

3. How We Use Your Information

We use collected information for legitimate business purposes, including:

Service Delivery

- Creating and managing user accounts
- Processing recharges and bill payments

- Facilitating wallet transactions
- Verifying user identity
- Providing customer support

Security and Fraud Prevention

- Detecting suspicious activities
- Preventing fraud and abuse
- Securing user accounts
- Monitoring unauthorized access attempts

Platform Improvement

- Enhancing application functionality
- Fixing bugs and technical issues
- Improving user experience
- Conducting analytics and research

Communication

- Sending transaction confirmations
- Service notifications
- Account-related alerts
- Security notifications
- Customer support communications

Marketing and Promotions

With your consent, we may send:

- Promotional offers
- Product updates
- New feature announcements
- Marketing communications

You may opt out of promotional communications at any time.

Legal and Regulatory Compliance

We may process information to:

- Comply with applicable laws
- Meet regulatory obligations
- Resolve disputes
- Enforce our terms and policies

4. Legal Basis for Processing

Where applicable, we process information based on:

- User consent
 - Performance of contractual obligations
 - Compliance with legal requirements
 - Protection of legitimate business interests
 - Fraud prevention and security purposes
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5. Information Sharing and Disclosure

We do not sell user personal information.

We may share information in the following circumstances:

Service Providers

We may share information with trusted third parties that help us operate our services, including:

- Payment gateways
- Banking partners
- Cloud hosting providers
- Analytics providers
- Customer support vendors
- SMS and email service providers

Business Transfers

In the event of:

- Merger
- Acquisition
- Business restructuring
- Sale of assets

User information may be transferred as part of the transaction.

Legal Requirements

We may disclose information if required by:

- Courts
- Government authorities
- Regulatory agencies
- Law enforcement agencies

or when necessary to:

- Protect legal rights
 - Prevent fraud
 - Ensure user safety
 - Enforce agreements
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6. Data Security

We implement industry-standard security measures including:

- Encryption of sensitive information
- Secure server infrastructure
- Access control mechanisms
- Authentication systems
- Network security monitoring
- Regular security assessments

While we take reasonable measures to protect information, no method of electronic transmission or storage is completely secure.

7. Data Retention

We retain information only for as long as necessary to:

- Provide services
- Maintain records
- Resolve disputes
- Comply with legal obligations
- Enforce agreements

When information is no longer required, it will be securely deleted, anonymized, or archived in accordance with applicable laws.

8. User Rights and Choices

Subject to applicable law, users may have the right to:

Access

Request a copy of personal information held by us.

Correction

Request correction of inaccurate or incomplete information.

Deletion

Request deletion of personal information, subject to legal and regulatory requirements.

Withdrawal of Consent

Withdraw consent for processing where consent is the basis for processing.

Marketing Preferences

Opt out of marketing communications at any time.

Account Management

Update account information through the application settings or by contacting support.

9. Cookies and Similar Technologies

Our website and services may use:

- Cookies
- Analytics tools
- Tracking technologies
- Session identifiers

These technologies help:

- Improve functionality
- Analyze usage
- Enhance security
- Personalize user experience

Users may manage cookie preferences through browser settings.

10. Third-Party Services

FQ Pay may contain links to third-party websites, products, or services.

We are not responsible for:

- Privacy practices
- Content
- Security measures

of third-party platforms. Users are encouraged to review their privacy policies separately.

11. Children's Privacy

FQ Pay is intended only for individuals who are at least 18 years old.

We do not knowingly collect personal information from children under 18 years of age. If we become aware that such information has been collected, we will take reasonable steps to delete it.

12. International Data Transfers

Where necessary, user information may be processed or stored on servers located outside the user's jurisdiction. Appropriate safeguards will be implemented to protect information during such transfers.

13. Changes to This Privacy Policy

We may update this Privacy Policy from time to time.

When significant changes are made:

- The updated policy will be posted within the application and/or website.
- The revised effective date will be updated.
- Users may be notified through email, SMS, or application notifications where appropriate.

Continued use of the services after changes become effective constitutes acceptance of the revised Privacy Policy.

14. Contact Us

For questions, concerns, requests, or complaints regarding this Privacy Policy or our data practices, please contact:

Finqube Fitech Private Limited

Email: info@finqubepay.live

Support: Available through the FQ Pay application customer support section.
