

# Privacy Policy

Privacy Policy Effective Date: 2024-07-01 Last Updated: 2024-07-01 This Privacy Policy describes how your personal information is collected, used and shared when you use our mobile application "Cálculo préstamo" (hereinafter referred to as the "Application").

**Personal Information We Collect** When you use our Application, we collect certain data that can be used to identify you ("Personal Information"), including:

- **Location Permission:** With your authorization, you can record the place where you spend money by location
- **Camera Album Permission:** With your authorization, you can upload the items you purchased
- **Contact Book Permission:** With your authorization, you can easily add account information between you and your friends
- **Notification Permission:** With your authorization, you can notify you of the message that you need to repay at a specified time
- **Usage Data:** Information about how you interact with our Application, such as the features you use, the actions you take, and the time, frequency and duration of your activities.

**How We Use Your Personal Information** We use your personal information in the following ways:

- **Provide and improve the Application:** We use your personal information to provide you with the services of the Application, enhance your user experience, and continuously improve our products.
- **Communication:** We use your contact information to respond to your inquiries, provide customer support and send you important notifications. This may include sending you technical notices, updates, security alerts, support and administrative messages, and responding to your comments, questions and requests related to our services.
- **Analysis and Improvement:** We may use your usage data to understand how our users interact with the App. This helps us understand our users' interests, improve our services and develop new features.
- **Protection:** We use your personal information to protect the rights and property of the App, our users and the public. This includes enforcing our terms and agreements, ensuring the security of our services and preventing abuse and fraud.

**Sharing and Disclosure of Personal Information** 3.1. We respect your privacy and will not share or disclose your personal information with third parties except as follows:

- **With your consent:** We may share your personal information with third parties with your explicit consent.

**Data Security** The security of your data is important to us. We use a variety of technical and organizational security measures, including encryption and authentication tools, to maintain the security of your personal data.

- **Secure Sockets Layer (SSL) Technology:** Our App uses SSL technology to encrypt important information during transmission. This technology is designed to protect your information.

- **Access Control:** We limit access to your personal data to those employees and contractors who need access to perform their job functions, such as our customer service personnel.

- **Anonymization:** We may anonymize your personal data so that it can no longer be associated with you for research or statistical purposes.

**Children's Privacy** Our application is not intended for users under the age of 13. We do not knowingly collect personal data from children under the age of 13. If we become aware that a child under the age of 13 has provided us with personal data, we will take steps to delete such information.

**Changes to this Privacy Policy** We may update this Privacy Policy from time to time. The updated version will be indicated by an updated "Last Updated" date and will be effective immediately after it is accessible. We encourage you to review this Privacy Policy frequently to understand how we protect your information.

**Disclaimer** While we aim to provide a comprehensive and user-friendly tool to understand the calculation and comparison of loan interest, we would like to clarify the following points:

- **We do not provide loan products:** The application, including its "Bookkeeping", "Record Repayment Information" features, is designed to help you understand your accounts and remind repayment information. However, we do not offer or endorse any specific loan products, and we are not a lender, loan broker, or agent of any lender or loan broker.
- **Accuracy of Information:** While we strive to provide accurate information, we cannot guarantee the accuracy or completeness of any information provided in the Application, nor can we guarantee that such information is always up to date.
- **Decision Making:** Any decisions you make based on the information provided in the Application are your own responsibility. We are not responsible for any loss or damage arising from such decisions.

**How to Contact Us** If you have any questions or comments about this Privacy Policy, you can contact us at: liujichao@dstcoco.com