

Privacy Policy

Last Updated: **2024-09-23**

FinTalk ("we", "our", or "us") respects your privacy and is committed to protecting the personal information that you share with us. This Privacy Policy explains how we collect, use, and protect your information when you use our mobile application (the "App").

1. Information We Collect

We collect the following information:

- Username and Password: When you create an account, we securely store your username and password in an encrypted format.
- Permissions: The App may request the following permissions for the features and functionality:
 - Location: To enhance communication services based on your location.
 - Video and Camera Access: To provide video communication between users.
 - SMS: To allow the app to verify users and send necessary notifications.

These permissions are only requested when necessary for the app's functionality and are not used for any other purpose.

2. Use of Information

- Communication: The primary purpose of our App is to facilitate communication between users. All communication is end-to-end encrypted, ensuring that only the participants in the conversation can read the messages.
- Security: We use industry-standard encryption to protect all user data, including usernames, passwords, and communications.

3. Age Restriction

Our App is intended for users aged 18 and above. We do not knowingly collect personal data from children under the age of 18. If we become aware of any such data, we will delete it immediately.

4. Data Security

We are committed to protecting your personal information. We use encryption and other security measures to safeguard your data against unauthorized access or disclosure.

5. User Rights

As a user, you have the right to:

- Access your personal data stored in the App.
- Delete your account and any associated data upon request.
- Withdraw any permissions you may have granted to the App (such as location, camera, etc.).

6. Account Deletion Policy

Users have the option to request permanent deletion of their account from the application. Before initiating account deletion, users must ensure that all funds available in their wallet or linked accounts are fully withdrawn.

Important Conditions:

- Account deletion requests will only be processed if the user's balance is zero.
- Any pending transactions must be completed or canceled prior to deletion.
- Once the account is deleted, all personal data, transaction history, and account details will be permanently removed and cannot be recovered.

7. Changes to this Privacy Policy

We may update this Privacy Policy from time to time. Any changes will be posted within the App, and the updated policy will take effect immediately.

8. Contact Us

If you have any questions or concerns about this Privacy Policy, please contact us at **91+ 878-818-6308**.