RAFA Next Gen Business Solution Ltd Legal Policies

This document contains the full Privacy Policy, Terms of Service, and Cookies Policy of RAFA Next Gen Business Solution Ltd.  
These policies ensure compliance with UK GDPR, the Data Protection Act 2018, and other applicable UK and EU data protection and e-commerce laws.  
By using this website or engaging our services, you agree to these terms.

# 1. Privacy Policy

RAFA Next Gen Business Solution Ltd we respects your privacy and is committed to protecting your personal data.  
This Privacy Policy explains how we collect, process, and protect information when you visit our website, use our services, or communicate with us.

## 1.1 Information We Collect

We collect information you provide directly to us when you:  
• Fill in contact forms or request a quotation  
• Subscribe to our maintenance plans or updates  
• Communicate with us by email or other means  
• Make payments through our online gateway  
  
We may also automatically collect usage data through cookies and analytics tools (such as Google Analytics), including:  
• IP address, browser type, device type, operating system  
• Pages viewed, visit duration, and referring URLs  
• Interaction with forms, buttons, or links on our website

## 1.2 Use of Collected Data

We use your data to:  
• Provide, manage, and improve our services  
• Respond to enquiries or support requests  
• Process and manage project or subscription payments  
• Send important service updates or administrative messages  
• Improve website functionality and marketing performance  
• Comply with legal or regulatory obligations

## 1.3 Legal Basis for Processing

We process personal data under the following legal bases:  
• Consent (e.g., newsletter or analytics cookies)  
• Contractual necessity (to deliver agreed services)  
• Legal obligations (for record-keeping or tax compliance)  
• Legitimate interest (improving service quality and security)

## 1.4 Data Retention

We retain personal data only as long as necessary for the purposes outlined above or as required by law.  
Client and financial data are retained for at least six years to meet HMRC record-keeping requirements.

## 1.5 Data Sharing

We do not sell personal data. We may share limited information with trusted service providers such as:  
• Payment processors (e.g., Stripe, PayPal)  
• Analytics providers (e.g., Google Analytics)  
• Hosting and IT support partners  
These partners only process data as required to perform their specific functions and under strict confidentiality.

## 1.6 International Data Transfers

Your data may be processed or stored outside the UK by third-party providers (e.g., Google or Microsoft).  
Where applicable, we ensure such transfers comply with UK adequacy decisions and standard contractual clauses (SCCs).

## 1.7 Data Security

We employ reasonable administrative, technical, and physical safeguards to protect data against loss, misuse, or unauthorized access.  
These include encryption, multi-factor authentication, firewalls, and regular system audits.

## 1.8 Your Rights

Under UK GDPR, you have the right to:  
• Access, correct, or delete your data  
• Object to processing or withdraw consent  
• Request data portability  
Requests may be made by email to info@rafabusiness.co.uk. We respond within one month.

# 2. Terms of Service

These Terms govern your use of RAFA Next Gen Business Solution Ltd’s website and services, including project-based development, consulting, and subscription maintenance plans.  
By accessing our site or engaging our services, you agree to these Terms.

## 2.1 Services

We provide IT, software, web, app development, automation, and analytics services under both fixed-project and subscription models.  
Each engagement will include a detailed Statement of Work (SOW) or written agreement specifying deliverables, timelines, and payment terms.

## 2.2 Payments

Payments for projects and subscriptions are processed securely through recognized payment gateways (e.g., Stripe, PayPal).  
All invoices are due as per the contract terms. Late payments may incur interest as allowed by UK law.  
Services or deliverables remain the property of RAFA Next Gen Business Solution Ltd until full payment is received.

## 2.3 Intellectual Property

All intellectual property, code, and deliverables developed by us remain our property until full payment has been made.  
Upon final payment, ownership rights to the final deliverables (excluding third-party software or tools) are transferred to the client.

## 2.4 Limitation of Liability

RAFA Next Gen Business Solution Ltd is not liable for any indirect, consequential, or incidental damages arising from the use of our website or services.  
Our total liability under any agreement shall not exceed the total amount paid by the client for the specific project or subscription giving rise to the claim.

## 2.5 Warranties and Disclaimers

We strive to provide reliable and high-quality services, but all deliverables are provided “as is” without warranties of any kind.  
We do not guarantee uninterrupted or error-free operation of any system, website, or application.

## 2.6 Termination

Either party may terminate an ongoing service or contract with written notice if the other party breaches material terms and fails to remedy within 14 days.  
Upon termination, outstanding payments remain due and payable.

## 2.7 Governing Law and Jurisdiction

These Terms are governed by the laws of England and Wales.  
Any disputes shall be subject to the exclusive jurisdiction of the courts located in London, United Kingdom.

# 3. Cookies Policy

Our website uses cookies to improve your browsing experience, analyze traffic, and personalize content.  
This policy explains what cookies we use, how they work, and your options for managing them.

## 3.1 What Are Cookies?

Cookies are small text files placed on your device when you visit a website. They help websites function efficiently and collect analytical information.

## 3.2 How We Use Cookies

We use the following types of cookies:  
• Strictly Necessary Cookies – required for basic website functionality.  
• Analytics Cookies – set by Google Analytics to collect anonymized usage data such as pages visited, session duration, and traffic sources.  
• Functionality Cookies – remember user preferences and settings.

## 3.3 Managing Cookies

You can manage or delete cookies through your browser settings. You can also opt out of Google Analytics tracking by installing the Google Analytics Opt-out Browser Add-on.  
Note that disabling cookies may affect website performance or functionality.

## 3.4 Consent

By continuing to use our website, you consent to our use of cookies as described in this policy.  
When you first visit our website, a banner will request your consent to non-essential cookies.

For any questions regarding these policies, please contact us at: info@rafabusiness.co.uk