

Privacy Policy & Cookie Policy

Effective Date: EFFECTIVE_DATE

Issued by: JEWELLER_LEGAL_NAME ("Jeweller", "We", "Us", "Our")

This Privacy Policy explains how we collect, use, store, and protect the personal information of users ("User", "You", "Your") who use the Gold Wallet mobile application ("App") and related services. By using the App, You consent to the practices described in this Policy.

1. Information We Collect

We may collect the following types of information:

- **Personal Identification Data:** Name, mobile number, email ID, date of birth, address, and government-issued ID (for KYC compliance).
 - **Transaction Data:** Wallet purchases, payment details (including UPI transaction IDs), redemptions, and order history.
 - **Device & Usage Data:** IP address, device information, browser type, and in-app activity for security and analytics.
 - **Support Queries:** Any information you provide when contacting our customer support team.
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2. How We Use Your Information

We may use your information for:

- Processing and confirming your gold purchases and wallet redemptions.
- KYC verification and compliance with legal requirements.
- Maintaining transaction records and preventing fraud.

- Providing customer support and responding to your queries.
 - Sending important service updates, alerts, and policy changes.
 - Internal audits, data analysis, and service improvements.
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3. Sharing of Information

We do not sell or rent your personal data. However, we may share information with:

- **Payment service providers & banks** (to process UPI transactions).
 - **Regulatory authorities** if required by law.
 - **Technology partners** who assist us in operating the App (under confidentiality obligations).
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4. Data Security

- We implement reasonable security practices (encryption, firewalls, access controls) to safeguard your data.
 - However, we cannot guarantee 100% security of data transmitted online. Users are advised to keep login credentials confidential.
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5. Data Retention

- We retain your personal data only as long as necessary for legal, regulatory, and business purposes.
 - Transaction records may be retained as per applicable financial and tax laws in India.
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6. Your Rights

You have the right to:

- Access and review your personal data.
- Correct or update inaccurate information.
- Request deletion of your data (subject to legal retention requirements).
- Withdraw consent for non-essential data usage.

Requests may be submitted via the “Contact Us” section of the App.

7. Children’s Privacy

The Gold Wallet is not intended for individuals under the age of 18. If such data is inadvertently collected, it will be deleted upon discovery.

8. Changes to Policy

We reserve the right to update this Privacy Policy at any time. Updates will be published on the App, and continued use will signify acceptance.

Cookie Policy

Effective Date: [Insert Date]

This Cookie Policy explains how [Jeweller’s Name] uses cookies and similar technologies on the Gold Wallet App and website.

1. What Are Cookies?

Cookies are small data files stored on your device when you access the App or website. They help us improve functionality, personalize experience, and analyze usage.

2. Types of Cookies We Use

- **Essential Cookies:** Required for secure login, transactions, and navigation.
 - **Performance Cookies:** Collect anonymous usage data to help us improve services.
 - **Functionality Cookies:** Remember user preferences such as language, login session.
 - **Analytics & Marketing Cookies (if applicable):** Track interactions for insights and optional promotional offers.
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3. How We Use Cookies

We use cookies to:

- Enable secure and smooth wallet transactions.
 - Remember your session for faster login.
 - Monitor app performance and detect technical issues.
 - Improve user experience and services.
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4. Managing Cookies

- You can control or disable cookies in your device/app settings.
 - Disabling cookies may limit some functionality of the App.
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5. Updates to Cookie Policy

We may update this Cookie Policy from time to time. The latest version will always be available in the App/website.

9. Contact Us

For any questions, please contact:

JEWELLER_LEGAL_NAME

JEWELLER_ADDRESS

JEWELLER_MOBILENO

JEWELLER_EMAIL