

Privacy Policy

CGPay Pvt. Ltd. built the CGPay app as a Commercial app. This SERVICE is provided by CGPay Pvt. Ltd. and is intended for use as is.

This page is used to inform visitors regarding our policies with the collection, use, and disclosure of Personal Information if anyone decided to use our Service.

If you choose to use our Service, then you agree to the collection and use of information in relation to this policy. The Personal Information that we collect is used for providing and improving the Service. We will not use or share your information with anyone except as described in this Privacy Policy.

The terms used in this Privacy Policy have the same meanings as in our Terms and Conditions, which is accessible at CGPay unless otherwise defined in this Privacy Policy.

Information Collection and Use

What do we use your information for?
Any of the information we collect from you may be used in one of the following ways:

CGPay being a digital financial service company is fully committed on protecting privacy of our customers regarding the collection, usage and disclosure of the information provided by the customer. By agreeing to use the CGPay services you accept the terms as mentioned in this policy. Personal identifiable information includes all information that can be used to identify a specific individual user.

On registering for the CGPay services yourself as a Semi-KYC User, and/or to access services available to Semi-KYC users, you will only need to provide your Mobile Number and Full Name. If you are being enrolled as a full-KYC User your complete KYC, as mentioned in the enrollment form on our mobile app or website needs to be duly filled. The provided form is as per the guidelines of the NRB (Nepal Rastra Bank) and may change from time to time based on directives issued by the NRB.

Personal information collected and held by us may include your name, father's name, spouse's name, date of birth, current and previous addresses, mobile number, email address(es), occupation and information contained in the documents used as proof of identity. CGPay will collect, store, process sensitive personal information such as password, financial information (including details of bank account details), and physiological information for providing our products, services via Mobile phone and for use of our website for the purpose of delivering services in a timely and orderly manner. We may also hold information related to your utilization of our services by the use of our mobile app, website, or agent which may include following: User Camera / Gallery Photo. This information is used to obtain a locally stored image of the logged in user to be set as Profile Picture within app.

The application connects to a dedicated API to complete transactions services provided within. It uses these permissions to check if there is any connection to internet as well as to connect to the internet if not connected.

The application accesses user's phone contacts to select a contact so that the phone number of contact could be populated in the app using which user can choose to make transactions with ease instead of typing the phone number every time they want to make a transaction.

App is able to send and received SMS through user's device to forward transaction request and confirm transaction status respectively whenever there is no internet available. The user will bear sent SMS charge based on the tariff of network provider. Receiving SMS is however free of cost to the user. Information usage/ what do we use customer's information for? The information that we collect from you are used in order to:

- Verify your identity
- To personalize your experience (your information helps us to better respond to your individual needs)
- To improve our website (we continually strive to improve our website offerings based on the information and feedback we receive from you)
- To complete transaction as per your request
- To improve customer service (your information helps us to more effectively respond to your customer service requests and support needs)
- To process transactions
- Your information, whether public or private, will not be sold, exchanged, transferred, or given to any other company for any reason whatsoever, without your consent, other than for the express purpose of delivering the purchased product or service requested.
- To administer a contest, promotion, survey or other site feature
- To send periodic emails
- The email address you provide for order processing, may be used to send you information and updates pertaining to your order, in addition to receiving occasional company news, updates, related product or service information, etc.
- Note: If at any time you would like to unsubscribe from receiving future emails, we include detailed unsubscribe instructions at the bottom of each email.

The app does use third party services that may collect information used to identify you.

Link to privacy policy of third-party service providers used by the app

- [Google Play Services](#)
- [Facebook](#)

Log Data

We want to inform you that whenever you use our Service, in a case of an error in the app we collect data and information (through third party products) on your phone called Log Data. This Log Data may include information such as your device Internet Protocol ("IP") address, device name, operating system version, the configuration of the app when utilizing our Service, the time and date of your use of the Service, and other statistics.

Cookies

Cookies are files with a small amount of data that are commonly used as anonymous unique identifiers. These are sent to your browser from the websites that you visit and are stored on your device's internal memory. This Service does not use these "cookies" explicitly. However, the app may use third party code and libraries that use "cookies" to collect information and improve their services. You have the option to either accept or refuse these cookies and know when a cookie is being sent to your device. If you choose to refuse our cookies, you may not be able to use some portions of this Service.

Service Providers

We may employ third-party companies and individuals due to the following reasons:

- To facilitate our Service;
- To provide the Service on our behalf like for deliveries and payment gateway services;
- To perform Service-related services; or
- To assist us in analyzing how our Service is used.

We want to inform users of this Service that these third parties have access to your Personal Information. The reason is to perform the tasks assigned to them on our behalf. However, they are obligated not to disclose or use the information for any other purpose.

Security

We value your trust in providing us with your Personal Information, thus we are striving to use commercially acceptable means of protecting it. But remember that no method of transmission over the Internet, or method of electronic storage is 100% secure and reliable, and we cannot guarantee its absolute security.

Links to Other Sites

This Service may contain links to other sites. If you click on a third-party link, you will be directed to that site. Note that these external sites are not operated by us. Therefore, we strongly advise you to review the Privacy Policy of these websites. We have no control over and assume no responsibility for the content, privacy policies, or practices of any third-party sites or services.

Children's Privacy

These Services do not address anyone under the age of 13. We do not knowingly collect personally identifiable information from children under 13. In the case we discover that a child under 13 has provided us with personal information, we immediately delete this from our servers. If you are a parent or guardian and you are aware that your child has provided us with personal information, please contact us so that we will be able to do necessary actions.

Your Consent

By using our site, you consent to our privacy policy.

Changes to This Privacy Policy

We may update our Privacy Policy from time to time. Thus, you are advised to review this page periodically for any changes. These changes are effective immediately after they are posted on this page.

This policy was last modified on 11.08.2020

Contact Us

If you have any questions or suggestions about our Privacy Policy, do not hesitate to contact us:

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