

Personal Debt Manager - Terms and Conditions & Privacy Policy

TERMS AND CONDITIONS

Last Updated: [Date]

1. ACCEPTANCE OF TERMS

By accessing and using the Personal Debt Manager application ("the Service", "the App"), you accept and agree to be bound by the terms and provision of this agreement. If you do not agree to abide by the above, please do not use this service.

2. DESCRIPTION OF SERVICE

Personal Debt Manager is a web-based application designed to help users track and manage personal loans and debts. The service allows users to:

- Record debtor information
- Track debit and credit transactions
- Generate reports and analytics
- Export data for personal records
- Manage debt recovery processes

3. USER RESPONSIBILITIES

3.1 Account Security

- You are responsible for maintaining the confidentiality of your account credentials
- You must notify us immediately of any unauthorized use of your account
- You are fully responsible for all activities that occur under your account
- Use strong passwords and change them regularly

3.2 Data Accuracy

- You are responsible for the accuracy of all information entered into the system
- You must ensure all debtor information and transaction records are correct
- You acknowledge that the system is a tool for record-keeping and does not constitute legal advice

3.3 Lawful Use

- You agree to use the service only for lawful purposes
- You will not use the service to track illegal transactions or money laundering
- All debt records must represent legitimate financial transactions
- You must comply with all applicable local, state, and federal laws

3.4 Data Backup

- While we implement backup procedures, you are encouraged to regularly export your data
- You are responsible for maintaining your own copies of important records
- The service should not be your only record of financial transactions

4. PROHIBITED USES

You may not use the Personal Debt Manager for:

- Illegal money lending or loan sharking activities
- Recording transactions related to illegal activities
- Harassment or threatening behavior toward debtors
- Collecting excessive interest rates prohibited by law
- Sharing account access with unauthorized individuals
- Attempting to access other users' data
- Uploading malicious files or content
- Violating any applicable laws or regulations

5. ACCOUNT LIMITATIONS

5.1 Debtor Limits

- Free accounts are limited to 50 active debtors maximum
- Additional limits may apply based on account type
- Limits are in place to ensure system performance and data integrity

5.2 Data Retention

- Soft-deleted debtors are retained for 20 days before permanent deletion
- Transaction records are maintained indefinitely unless explicitly deleted
- Account data may be retained according to legal requirements

6. INTELLECTUAL PROPERTY

6.1 Service Ownership

- The Personal Debt Manager application, including all software, design, and documentation, is owned by [Your Company Name]
- You are granted a limited, non-exclusive license to use the service
- You may not copy, modify, or distribute any part of the application

6.2 User Data

- You retain ownership of all data you input into the system
- You grant us a license to process and store your data to provide the service
- You may export and delete your data at any time

7. PRIVACY AND DATA PROTECTION

7.1 Data Collection

- We collect only the information necessary to provide the service
- Personal information is used solely for account management and service delivery
- We do not sell or share personal information with third parties

7.2 Data Security

- We implement appropriate technical and organizational measures to protect your data
- Data is encrypted in transit and at rest
- Access to user data is restricted to authorized personnel only

8. DISCLAIMERS

8.1 Service Availability

- The service is provided "as is" without warranties of any kind
- We do not guarantee uninterrupted or error-free operation
- Scheduled maintenance may temporarily interrupt service

8.2 Financial Advice

- This application is a record-keeping tool only
- We do not provide financial, legal, or investment advice
- Consult appropriate professionals for financial and legal guidance

8.3 Debt Collection

- The application does not provide debt collection services
- We are not responsible for debt recovery activities
- Legal compliance regarding debt collection is your responsibility

9. LIMITATION OF LIABILITY

9.1 General Limitations

- Our liability is limited to the maximum extent permitted by law
- We are not liable for indirect, incidental, or consequential damages
- Total liability will not exceed the amount paid for the service in the preceding 12 months

9.2 Data Loss

- While we implement backup procedures, we cannot guarantee against all data loss
- Users are encouraged to maintain their own backups
- We are not liable for data loss due to user error or system failures

10. INDEMNIFICATION

You agree to indemnify and hold harmless [Your Company Name] from any claims, damages, or expenses arising from:

- Your use of the service
- Your violation of these terms
- Your violation of any applicable laws
- Any disputes with debtors or third parties

11. TERMINATION

11.1 User Termination

- You may terminate your account at any time
- Upon termination, you may export your data before account deletion
- Certain data may be retained as required by law

11.2 Service Termination

- We may terminate accounts for violation of these terms

- We may discontinue the service with reasonable notice
- In case of service discontinuation, we will provide data export options

12. MODIFICATIONS

12.1 Terms Updates

- We reserve the right to modify these terms at any time
- Users will be notified of significant changes
- Continued use constitutes acceptance of modified terms

12.2 Service Changes

- We may modify or discontinue features with notice
- We strive to maintain backward compatibility when possible
- Users will be informed of changes that affect functionality

13. CONTACT INFORMATION

For questions about these terms, contact us at:

- Email: raidambar12@gmail.com
- Address: Itahari-20, Sunsari

PRIVACY POLICY

Last Updated: [Date]

1. INFORMATION WE COLLECT

1.1 Account Information

- Username and password
- Email address
- Full name

- Mobile phone number
- Physical address
- Profile picture (optional)

1.2 Debtor Information

- Debtor names and contact information
- Transaction records and amounts
- Purpose and description of debts
- Supporting documents and vouchers
- Payment methods and reference numbers

1.3 Usage Information

- Login times and frequency
- Feature usage patterns
- Export and report generation
- System interaction logs

1.4 Technical Information

- IP addresses
- Browser type and version
- Device information
- Session data

2. HOW WE USE YOUR INFORMATION

2.1 Service Provision

- Creating and managing user accounts
- Processing and storing transaction records
- Generating reports and analytics
- Providing customer support
- Sending service-related notifications

2.2 Service Improvement

- Analyzing usage patterns to improve functionality

- Identifying and fixing technical issues
- Developing new features
- Ensuring system security and performance

2.3 Legal Compliance

- Complying with applicable laws and regulations
- Responding to legal requests
- Protecting against fraud and abuse
- Maintaining audit trails as required

3. INFORMATION SHARING

3.1 No Third-Party Sales

- We do not sell personal information to third parties
- We do not share data for marketing purposes
- User data remains confidential and secure

3.2 Limited Sharing

We may share information only in these circumstances:

- With your explicit consent
- To comply with legal obligations
- To protect our rights and safety
- In case of business transfer (with notice)

3.3 Service Providers

- Trusted third parties who assist in service delivery
- Cloud hosting and infrastructure providers
- Email service providers for notifications
- All providers are bound by confidentiality agreements

4. DATA SECURITY

4.1 Technical Safeguards

- Encryption of data in transit and at rest

- Secure authentication mechanisms
- Regular security updates and patches
- Access controls and monitoring
- Secure backup procedures

4.2 Administrative Safeguards

- Limited access to personal data
- Employee training on data protection
- Regular security audits and assessments
- Incident response procedures

4.3 Physical Safeguards

- Secure data center facilities
- Environmental controls
- Access restrictions to server locations

5. YOUR RIGHTS

5.1 Access and Control

- View and update your personal information
- Export your data in standard formats
- Delete your account and associated data
- Control notification preferences

5.2 Data Portability

- Export debtor information and transaction records
- Download data in Excel format
- Transfer data to other systems

5.3 Correction and Deletion

- Correct inaccurate information
- Delete specific records or entire account
- Request data anonymization

6. DATA RETENTION

6.1 Active Data

- Account information retained while account is active
- Transaction records maintained indefinitely unless deleted
- Usage logs retained for operational purposes

6.2 Deleted Data

- Soft-deleted debtors retained for 20 days
- Account data deleted within 30 days of account closure
- Backup data may persist longer for technical reasons

6.3 Legal Requirements

- Some data may be retained longer to comply with legal obligations
- Financial records may have extended retention requirements
- Audit trails maintained as required by law

7. COOKIES AND TRACKING

7.1 Essential Cookies

- Session management and authentication
- Security and fraud prevention
- Basic functionality and user preferences

7.2 Analytics

- Usage statistics to improve the service
- Performance monitoring
- Error tracking and debugging

7.3 Your Choices

- Manage cookie preferences in browser settings
- Opt out of non-essential tracking
- Request information about cookies used

8. CHILDREN'S PRIVACY

- The service is not intended for users under 18 years of age
- We do not knowingly collect information from minors
- Parents should monitor children's internet usage
- Contact us if you believe a minor has provided information

9. INTERNATIONAL TRANSFERS

9.1 Data Location

- Data may be processed in multiple locations
- We ensure adequate protection regardless of location
- Transfer agreements include appropriate safeguards

9.2 Legal Compliance

- Transfers comply with applicable privacy laws
- Adequate protection standards maintained
- User rights preserved across jurisdictions

10. PRIVACY POLICY CHANGES

10.1 Notification

- Users notified of material changes via email
- Notice posted on the application
- 30-day notice period for significant changes

10.2 Acceptance

- Continued use indicates acceptance of changes
- Users may export data and close accounts if desired
- Previous versions available upon request

11. CONTACT FOR PRIVACY MATTERS

For privacy-related questions or requests:

- Include your username and specific request
 - Response within 30 days
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ACCEPTABLE USE POLICY

1. GENERAL PRINCIPLES

1.1 Lawful Use

- Use the service only for legitimate debt tracking
- Ensure all recorded transactions represent real financial arrangements
- Comply with all applicable laws regarding lending and debt collection

1.2 Ethical Considerations

- Treat debtors with respect and fairness
- Use reasonable collection practices
- Maintain accurate and honest records
- Respect privacy of debtor information

2. PROHIBITED ACTIVITIES

2.1 Illegal Activities

- Recording transactions for illegal loans or activities
- Money laundering or fraud
- Usury or excessive interest rates
- Unlicensed money lending where licenses are required

2.2 Abusive Practices

- Harassment or threatening behavior

- Sharing debtor information without consent
- Using the system to intimidate or coerce payments
- Discriminatory lending practices

2.3 Technical Violations

- Attempting to access other users' data
- Circumventing security measures
- Uploading malicious content
- Interfering with system operation

3. CONSEQUENCES

Violations may result in:

- Warning notices
- Temporary account suspension
- Permanent account termination
- Legal action if required
- Reporting to relevant authorities

4. REPORTING VIOLATIONS

Report suspected violations to:

- Email: raidambar12@gmail.com
- Include relevant details and evidence
- Reports are investigated promptly
- Confidentiality maintained where possible

Note: This document should be reviewed by a qualified attorney before implementation. Laws vary by jurisdiction, and specific legal requirements may apply to your situation. Consider consulting with legal professionals familiar with financial services, data protection, and consumer lending laws in your jurisdiction.