

Privacy Policy

Effective Date: [Insert Date]

Last Updated: [Insert Date]

At KarryPay (referred to as “we,” “our,” or “us”), your privacy is extremely important to us. This Privacy Policy explains how we collect, use, share, and protect your personal information when you use our website, mobile application, or services (collectively, the “Services”).

By using our Services, you agree to the terms outlined in this Privacy Policy. If you do not agree, please discontinue using our Services.

1. Information We Collect

We may collect the following types of information:

a. Personal Information

- Full name
- Email address
- Phone number
- Date of birth
- Residential address
- Government-issued ID (for verification purposes)

b. Financial Information

- Bank account details
- Payment card details
- Transaction history
- Wallet balances

c. Technical Information

- Device information (e.g., model, operating system, unique device identifiers)
- IP address
- Location data (when enabled)
- Browser type and version

d. Usage Information

- Pages or sections you visit within the app
- Actions taken (e.g., making transfers, saving with KarrySave, bill payments)
- Preferences and settings

2. How We Use Your Information

We use your information to:

1. Provide and maintain our Services.
2. Verify your identity and prevent fraudulent activities.
3. Process transactions such as transfers, bill payments, or card issuance.
4. Improve user experience and personalize app features.
5. Send important notifications such as updates, alerts, and promotional offers.
6. Comply with legal and regulatory obligations.

3. How We Share Your Information

We may share your information with:

- Service Providers: Companies that help us with payment processing, customer support, or analytics.
- Business Partners: Banks, financial institutions, or merchants necessary to deliver certain features.
- Regulatory Authorities: Where required by law, for compliance, fraud prevention, or legal processes.
- With Your Consent: If you authorize us to share information with third parties.

4. Data Protection and Security

We implement appropriate technical and organizational measures to secure your data, including:

- Encryption of sensitive data.
- Secure servers with restricted access.
- Two-factor authentication (2FA).
- Regular monitoring for unauthorized access or breaches.

Despite these measures, no method of transmission or storage is 100% secure. We cannot guarantee absolute security.

5. Your Rights

Depending on your jurisdiction, you may have the right to:

- Access the personal data we hold about you.
- Request correction of inaccurate or incomplete information.
- Request deletion of your data (subject to legal obligations).
- Opt out of marketing communications.
- Withdraw consent where processing is based on consent.

To exercise these rights, please contact us at spport@karrypay.com

6. Cookies and Tracking Technologies

We may use cookies, pixels, and similar technologies to:

- Improve functionality and performance.
- Remember your preferences.
- Analyze user behavior and app usage.

You can manage cookies through your device or browser settings, though some features may not work properly if disabled.

7. Third-Party Links

Our app or website may contain links to third-party services. We are not responsible for their privacy practices. Please review their policies before providing any personal information.

8. Children's Privacy

Our Services are not directed toward children under 18. We do not knowingly collect personal information from minors. If we discover such data has been collected, we will delete it immediately.

9. Changes to This Policy

We may update this Privacy Policy from time to time. Any significant changes will be communicated through the app or via email. Please review it periodically to stay informed.

10. Contact Us

If you have any questions, concerns, or requests regarding this Privacy Policy, please contact us:

KarryPay Customer Support
✉ Email: [Insert Support Email]
☎ Phone: [Insert Phone Number]
📍 Address: [Insert Office Address]