



PRIVACY POLICY

1. Introduction

Machpay Fintech LLP is committed to protecting the privacy and personal information of our users, customers, educational institutions, partners, and website visitors.

This Privacy Policy explains how we collect, use, store, process, and protect information when you access or use our educational technology platforms, software solutions, websites, mobile applications, and related services.

By using our services, you consent to the practices described in this Privacy Policy.

2. Information We Collect

We may collect the following types of information:

Personal Information

- Name
- Email address
- Mobile number
- Postal address
- Date of birth (where applicable)
- Educational details
- User account credentials

Payment Information

- Transaction details
- Payment reference numbers
- Billing information
- The Company does not store complete debit card, credit card, or banking credentials unless required by law or authorized payment service providers.

Technical Information

- IP address
- Device information
- Browser type
- Operating system
- Login records
- Application usage data

Educational Information

- Course enrollments
- Learning progress
- Assessment results
- Certifications
- Attendance records

3. How We Collect Information

Information may be collected when users:

- Register for an account
- Enroll in courses or programs
- Use our website, applications, or software products
- Contact customer support
- Participate in surveys or promotional activities
- Make payments for products or services
- We may also collect certain information automatically through cookies and similar technologies.

4. How We Use Information

We use collected information to:

- Provide educational, technology, and software services
- Manage user accounts
- Process enrollments and transactions
- Deliver learning content and assessments
- Improve platform functionality and user experience
- Communicate important service updates
- Respond to inquiries and support requests
- Prevent fraud and unauthorized activities
- Comply with legal and regulatory obligations

5. Information Sharing and Disclosure

The Company does not sell personal information to third parties.

Information may be shared only when necessary with:

- Educational institutions and training partners
- Payment processors and banking partners
- Cloud hosting and technology service providers
- Government authorities and regulators where legally required
- Professional advisors such as auditors or legal consultants
- All such disclosures are made only for legitimate business or legal purposes.

6. Data Security

We implement reasonable administrative, technical, and organizational safeguards to protect information against:

- Unauthorized access
- Loss or misuse
- Alteration or disclosure
- Cybersecurity threats
- While we strive to protect personal information, no internet-based system can guarantee absolute security.

7. Cookies and Tracking Technologies

Our website and applications may use cookies and similar technologies to:

- Improve user experience
- Remember user preferences
- Analyze website performance
- Enhance security
- Support platform functionality
- Users may manage cookie settings through their browser preferences.

8. Data Retention

We retain information only for as long as necessary to:

- Provide services
- Maintain business records
- Meet legal and regulatory requirements
- Resolve disputes and enforce agreements
- Information that is no longer required may be securely deleted or anonymized.

9. User Rights

Subject to applicable laws, users may have the right to:

- Access their personal information
- Correct inaccurate information
- Request deletion of information where legally permissible
- Withdraw consent where applicable
- Request information regarding how their data is used
- Requests may be submitted through the contact details provided below.

10. Children's Privacy

- Some educational services may be used by students under the age of 18.
- Where required, parental, guardian, or institutional consent may be obtained before collecting personal information from minors.

The Company takes reasonable measures to protect children's privacy and comply with applicable laws.

11. Third-Party Services

Our platforms may contain links to or integrations with third-party websites, software, or services.

The Company is not responsible for the privacy practices or content of such third-party platforms. Users are encouraged to review their respective privacy policies.

12. International Data Processing

Where necessary, information may be processed or stored using cloud infrastructure and service providers located in different jurisdictions, subject to appropriate security and contractual safeguards.

13. Changes to this Privacy Policy

The Company may update this Privacy Policy from time to time to reflect changes in business practices, technology, or legal requirements.

Updated versions will be published on our website and become effective upon publication.

14. Contact Information

For questions, requests, or concerns regarding this Privacy Policy or the handling of personal information, please contact:

Machpay Fintech LLP

No. 26, O Block, 18th Avenue, Ashok Nagar, Chennai – 600083

Email: Contact@machpay.in

Contact Number : **7092921587**

15. Consent

By accessing, registering for, or using our services, you acknowledge that you have read, understood, and agreed to this Privacy Policy and the collection, use, and processing of your information as described herein.

This Privacy Policy is intended to provide transparency regarding our data practices and our commitment to protecting user privacy.