

Privacy and Security Policy

1. Introduction

At **Bill24 Co., Ltd**, we prioritize the privacy and security of our users' personal data. This Privacy and Security Policy outlines how we collect, use, protect, and disclose personal information when you use our Software as a Service (SaaS) platform. By using our service, you agree to the terms of this policy.

2. Information We Collect

We collect various types of information in order to provide and improve our services, including:

a. Personal Information

- Name, email address, phone number, billing information, and any other information you provide when signing up for our service.

b. Usage Data

- Information about how you interact with our platform, including IP address, browser type, operating system, device identifiers, pages viewed, and actions taken.

c. Cookies and Tracking Technologies

- We use cookies and similar technologies to enhance your experience, track platform usage, and provide personalized services.

3. How We Use Your Information

We use the information we collect to:

- Provide and maintain the SaaS platform.
- Process payments and manage billing.
- Improve user experience by analyzing usage data.
- Communicate with you regarding updates, security alerts, and promotional materials.
- Comply with legal obligations and resolve disputes.

4. Information Sharing and Disclosure

We do not sell or rent your personal information. However, we may share your information in the following circumstances:

a. Service Providers

We may share your information with third-party vendors and service providers who perform services on our behalf, such as payment processing, hosting, and data analytics. These parties are required to protect your information in compliance with this policy.

b. Legal Requirements

We may disclose your information if required by law or in response to valid requests by public authorities, including to meet national security or law enforcement requirements.

c. Business Transfers

In the event of a merger, acquisition, or sale of all or a portion of our assets, your information may be transferred to the new entity.

5. Data Security

We take appropriate technical and organizational measures to protect your personal data against accidental or unlawful destruction, loss, alteration, unauthorized access, or disclosure. This includes:

- **Encryption:** All sensitive data, including payment information, is encrypted in transit using SSL/TLS.
- **Access Controls:** We limit access to your personal information to employees and contractors who need it to perform their job duties and ensure they are subject to confidentiality obligations.
- **Regular Audits:** We conduct regular security audits and assessments to identify potential vulnerabilities and apply necessary patches.

6. Data Retention

We retain your personal data for as long as necessary to fulfill the purposes outlined in this policy, unless a longer retention period is required by law. When your information is no longer needed, we securely delete or anonymize it.

7. Your Rights

You have the right to:

- **Access** your personal data.
- **Update or correct** inaccuracies in your personal data.
- **Request deletion** of your personal data (subject to legal exceptions).
- **Opt out** of marketing communications at any time.

To exercise any of these rights, please contact us at info@bill24.io or t.me/B24_BillerSupport

8. International Data Transfers

Your information may be transferred to, stored, or processed in a country outside of Cambodia where we or our service providers operate. We take steps to ensure that your data is treated securely and in accordance with this policy, regardless of where it is processed.

9. Children's Privacy

Our services are not intended for children under the age of 16, and we do not knowingly collect personal data from children. If we become aware that we have collected personal data from a child without verification of parental consent, we will take steps to delete that information.

10. Updates to This Policy

We may update this Privacy and Security Policy from time to time to reflect changes to our practices or for other operational, legal, or regulatory reasons. If we make material changes, we will notify you via email or by posting a notice on our platform.

11. Contact Us

If you have any questions or concerns about this Privacy and Security Policy, or if you would like to exercise your rights regarding your personal data, please contact us at:

Bill24 Co., Ltd.

Address: #997, Concrete Road, Group 4th, Phum Chres,
Sangkat Kork Khleang, Khan Sensok,
Phnom Penh, Cambodia

Email: info@bill24.io

Phone: [+855 10 795 790](tel:+85510795790)

Telegram: t.me/B24_BillerSupport