

Privacy Policy

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SUMMARY OF CHANGE

Initial version captured from the migrated site.

This Privacy Policy ("Policy") governs how TaxQue by ARB FinTech LLP ("TaxQue," "we," "our," or "us") collects, uses, stores, processes, and discloses information collected from users ("Users," "you," or "your") of the TaxQue website, mobile applications, and services (collectively, the "Platform"). This Policy applies to all products, services, and features offered by TaxQue and forms an integral part of our Terms and Conditions. By using the Platform, you consent to the data practices described in this Policy.

1. Information We Collect

We collect information to provide, improve, and personalize our services. Information is collected in the following categories:

1.1 Personal Information

We collect personal identification information that you voluntarily provide when interacting with the Platform, such as:

- Name, email address, phone number, mailing address, and date of birth.
- Financial details, including GSTIN, PAN, bank account information, or payment details for tax filings or transactions.
- Government-issued identification (e.g., Aadhaar number, if required for compliance, subject to applicable laws).
- Login credentials (e.g., username, password) for Platform access.

This information is collected during registration, service requests, payment processing, customer support interactions, or other activities on the Platform.

1.2 Non-Personal Information

We collect non-personal information automatically when you interact with the Platform, including:

- Device information (e.g., device type, operating system, browser type, IP address).
- Usage data (e.g., pages visited, features used, time spent on the Platform).
- Technical details (e.g., internet service provider, referral URLs, clickstream data).

1.3 Cookies and Tracking Technologies

- The Platform uses cookies, web beacons, and similar technologies to enhance user experience, track usage, and improve services.
- Cookies may store session data, preferences, or analytics information.
- You can manage cookie preferences through your browser settings, but disabling cookies may limit access to certain Platform features.

1.4 Third-Party Data

We may receive information about you from third parties, such as government portals (e.g., GSTN, MCA), payment gateways, or analytics providers, to facilitate services or comply with legal obligations.

2. How We Use Your Information

TaxQue uses collected information for the following purposes:

- **Service Delivery:** To process tax filings, compliance requests, financial transactions, and other services you request.
- **Account Management:** To create, maintain, and secure your account, including authentication and password recovery.
- **Customer Support:** To respond to inquiries, resolve issues, and provide assistance via email, phone, or chat.
- **Personalization:** To tailor content, recommendations, and user experience based on your preferences and usage patterns.
- **Platform Improvement:** To analyze usage trends, monitor performance, and enhance Platform functionality and services.
- **Communication:** To send transactional emails (e.g., service updates, payment confirmations), respond to inquiries, or provide company news, promotions, or surveys (with your consent, where required).
- **Compliance and Legal Obligations:** To comply with applicable laws, regulations, or government requests (e.g., tax audits, KYC requirements).
- **Fraud Prevention:** To detect, prevent, and investigate fraudulent or unauthorized activities on the Platform.

3. How We Share Your Information

We do not sell, trade, or rent your personal information to third parties. However, we may share information in the following cases:

- **Service Providers:** With trusted third-party vendors (e.g., payment gateways, cloud storage providers, analytics tools) who assist in operating the Platform or delivering services, under strict confidentiality agreements.
- **Government Authorities:** With regulatory bodies (e.g., GSTN, Income Tax Department, MCA) to process filings, comply with legal obligations, or respond to lawful requests from law enforcement or courts.
- **Business Transfers:** In the event of a merger, acquisition, or sale of assets, your information may be transferred to the acquiring entity, subject to equivalent privacy protections.
- **Aggregated Data:** We may share anonymized or aggregated data (e.g., usage statistics) with partners or for research purposes, ensuring it cannot be linked to you.
- **With Your Consent:** We may share information for other purposes if you provide explicit consent (e.g., for marketing campaigns or surveys).

4. How We Protect Your Information

4.1 Security Measures

We implement industry-standard security practices to protect your information, including:

- Encryption of sensitive data (e.g., SSL/TLS for data transmission, AES-256 for stored data).
- Firewalls, access controls, and secure servers to prevent unauthorized access.
- Regular security audits and vulnerability assessments.

4.2 User Responsibility

You are responsible for maintaining the confidentiality of your login credentials and securing your devices. TaxQue is not liable for breaches caused by your negligence or unauthorized account access.

4.3 Limitations

While we strive to protect your data, no system is entirely immune to risks. We cannot guarantee absolute security against cyberattacks or unforeseen events.

5. Your Data Protection Rights

Under applicable Indian laws, including the Digital Personal Data Protection Act, 2023, you have the following rights:

- **Access:** Request details of the personal information we hold about you.
- **Correction:** Request correction of inaccurate or incomplete information.
- **Deletion:** Request deletion of your personal information, subject to legal retention obligations.
- **Restriction:** Request restriction of processing for specific purposes.
- **Data Portability:** Request a copy of your data in a structured, machine-readable format.
- **Objection:** Object to processing for marketing or non-essential purposes.
- **Withdraw Consent:** Withdraw consent for data processing (where consent is the basis), without affecting prior lawful processing.

To exercise these rights, contact us at info@taxque.in. Requests will be processed within 30 days, subject to verification and legal requirements.

6. Data Retention

6.1 Retention Period

We retain your personal information only for as long as necessary to:

- Fulfill the purposes outlined in this Policy (e.g., service delivery, account management).
- Comply with legal obligations (e.g., tax records for 7 years under GST laws).
- Resolve disputes or enforce agreements.

6.2 Deletion

After the retention period, your data is securely deleted or anonymized, unless required for legal or archival purposes.

7. Third-Party Links and Services

7.1 External Websites

The Platform may contain links to third-party websites (e.g., government portals, payment gateways). We are not responsible for the privacy practices or content of these sites. We recommend reviewing their privacy policies before sharing information.

7.2 Third-Party Integrations

Services integrated with the Platform (e.g., analytics tools, payment processors) may collect data subject to their own privacy policies. We ensure such providers adhere to equivalent data protection standards.

8. Cookies and Advertising

8.1 Cookie Usage

Cookies are used to:

- Maintain user sessions and authentication.
- Store preferences (e.g., language, theme).
- Track usage for analytics and performance monitoring.

8.2 Types of Cookies

- **Essential Cookies:** Required for core Platform functionality (e.g., login, navigation).
- **Analytics Cookies:** Track usage patterns to improve services.
- **Marketing Cookies:** Deliver personalized ads or content (with your consent).

8.3 Third-Party Advertising

We may use third-party ad networks (e.g., Google AdSense) to display ads. These networks may use cookies (e.g., Google's DART cookie) to serve ads based on your browsing history. You can opt out of personalized ads via:

- [Google Ads Settings](#)
- [Network Advertising Initiative](#)

8.4 Cookie Management

You can disable cookies via browser settings or opt out of non-essential cookies through our cookie consent tool (if available). Disabling cookies may affect Platform functionality.

9. Children's Privacy

9.1 Age Restriction

The Platform is not intended for users under 18 years of age. We do not knowingly collect or process personal information from individuals under 18.

9.2 Parental Consent

If we become aware of data collected from a minor, we will delete it unless parental consent is provided and verified. Contact us at info@taxque.in if you believe we have collected a minor's data.

10. International Data Transfers

10.1 Geographic Scope

The Platform primarily operates in India, and your data is stored on servers located in India or jurisdictions with equivalent data protection standards.

10.2 Cross-Border Transfers

If data is transferred internationally (e.g., to cloud providers), we ensure compliance with Indian data protection laws and use safeguards like Standard Contractual Clauses or Binding Corporate Rules.

11. Compliance with Laws

11.1 Indian Laws

We comply with applicable Indian laws, including the Information Technology Act, 2000, IT (Reasonable Security Practices and Procedures) Rules, 2011, and the Digital Personal Data Protection Act, 2023.

11.2 Regulatory Requests

We may disclose your information to government authorities, law enforcement, or courts to comply with legal obligations or protect our rights, without prior notice where required by law.

12. Changes to This Privacy Policy

12.1 Updates

TaxQue reserves the right to update this Policy at any time to reflect changes in our practices, legal requirements, or Platform features.

12.2 Notification

We will notify you of material changes via email, Platform notifications, or by updating the Effective Date at the bottom of this Policy.

12.3 Acceptance

Continued use of the Platform after changes constitutes acceptance of the updated Policy. We encourage you to review this Policy periodically.

13. Grievance Redressal

13.1 Grievance Officer

For concerns about data privacy or this Policy, contact our Grievance Officer:

Name: Md Afzal
Email: info@taxque.in
Address: Surbhi Vihar, Mithapur, Patna, Bihar 800001, India

13.2 Response Time

Grievances will be addressed within 7-14 business days. Escalated issues may be referred to our compliance team for resolution.

14. Contact Us

For questions, feedback, or concerns about this Privacy Policy or our data practices, please contact:

TaxQue by ARB FinTech LLP
Contact Person: Md Afzal
Email: info@taxque.in
Address: Surbhi Vihar, Mithapur, Patna, Bihar 800001, India

Effective Date: January 20, 2025