

Privacy Policy (Last Updated: Jan 24, 2026)

At Pozhil FM, we value your trust. Whether you're using Pozhil FM App, this policy outlines exactly what data we collect, why we need it, and how we protect it.

1. Introduction

This Privacy Policy applies to the Pozhil FM mobile application (the "App"). By using our App, you consent to the data practices described in this policy. If you do not agree with the data practices described in this policy, you should not use the App.

2. Information We Collect

We believe in minimal data collection. We only collect what is strictly necessary to provide our service:

A. Information You Provide

- **Account Data:** Phone Number (for OTP verification) or sign in via Apple/Google (Name, Email, Profile Photo).
- **Contacts (Optional):** Local access to help you invite friends. We do NOT upload your entire address book.
- **Group Data:** Names of groups you create or join, and member lists.

B. Automatically Collected Data

- **Device Metadata:** Limited information (model, OS version) for crash reporting and bug fixes.
- **Usage Logs:** Technical logs for security and performance monitoring.

3. How We Use Your Data

Your data is the fuel for the App's functionality. We use it to:

- **Sync Devices:** Ensure your group's data is consistent across devices in real-time.
- **Authenticate:** Verify your identity securely to prevent unauthorized access.
- **Communicate:** Send important updates (e.g., policy changes or critical security alerts).

4. Data Sharing & Disclosure

We do NOT sell, rent, or trade your personal information.

However, your data is shared in the following specific contexts:

- **With Your Group Members:** Your name, photo, and expenses are visible to other members of your groups.
- **Service Providers:** We rely on Google Firebase to store data and execute cloud functions under strict confidentiality.
- **Legal Requirements:** We may disclose data if required by law.

5. Data Security

We employ industry-standard security measures. Your data is encrypted in transit (using SSL/TLS) and at rest on Google's secure servers. Access to production data is strictly restricted to authorized personnel.

6. Your Rights

You have full control over your data:

- **Access:** View all your personal data directly within the App.
- **Correction:** Update your profile information via your Account settings.
- **Deletion:** Delete your account at any time via Settings > Delete Account. This permanently removes your data.

7. Contact Developer

Pozhil FM App is developed and maintained by Ellappan Krishnamurthy. If you have questions about this policy or the app's practices, please reach out.

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