

Privacy Policy – Gogoldo

Effective Date: 16 May 2026

Website: <https://www.gogoldo.com>

Welcome to Gogoldo. Your privacy is important to us. This Privacy Policy explains how Gogoldo collects, uses, stores, and protects your information when you use our website, mobile application, and related services.

By using Gogoldo, you agree to the practices described in this Privacy Policy.

1. About Gogoldo

Gogoldo is a digital platform that helps jewellery shops manage:

- Jewellery saving schemes
- Chit fund scheme tracking
- Digital gold services
- Customer payment reminders
- QR-based payments
- Advertisement banners and notifications
- Customer relationship management

Customers can use the Gogoldo app to enroll in schemes, make online payments, and interact with registered jewellery shops.

2. Information We Collect

We may collect the following information from users and jewellery shop owners:

Personal Information

- Full name
- Mobile number
- Email address
- Address
- Date of birth
- Profile details

Financial & Transaction Information

- Payment transaction details
- Scheme payment history
- Digital gold purchase records
- UPI transaction references

Note: Gogoldo does not store complete debit/credit card information. Payments are processed securely through third-party payment gateway providers.

Device & Technical Information

- Device type
- Operating system
- IP address
- Browser type
- App usage data
- Login activity

Business Information (For Shop Owners)

- Shop name
- GST details (if applicable)
- Business address
- Bank account details for settlements

- Subscription details
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3. How We Use Your Information

We use collected information to:

- Create and manage user accounts
 - Process scheme payments
 - Enable digital gold services
 - Send payment reminders and notifications
 - Improve app performance and user experience
 - Provide customer support
 - Prevent fraud and unauthorized access
 - Comply with legal obligations
 - Communicate updates, offers, and announcements
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4. Payment Processing

All payments are processed through secure third-party payment gateway providers.

Gogoldo may use payment partners for:

- UPI payments
- Recurring payments
- QR code transactions
- Subscription billing

We do not directly store sensitive banking or card credentials on our servers.

5. Data Sharing

We do not sell your personal information.

However, we may share information with:

- Registered jewellery shops connected to your account
- Payment gateway providers
- Technical service providers
- Legal authorities when required by law
- Fraud prevention and security partners

All third parties are expected to maintain appropriate confidentiality and security standards.

6. Data Security

We implement reasonable security measures to protect user information, including:

- Secure server infrastructure
- Encrypted communication
- Access control systems
- Regular monitoring and maintenance

However, no online platform can guarantee 100% security.

7. User Responsibilities

Users are responsible for:

- Maintaining confidentiality of account credentials

- Providing accurate information
- Using the platform legally and responsibly

Gogoldo is not responsible for losses caused by unauthorized account access due to user negligence.

8. Cookies & Tracking Technologies

Our website may use cookies and similar technologies to:

- Improve website functionality
- Analyze traffic and performance
- Personalize user experience
- Remember login preferences

Users may disable cookies through browser settings, though some features may not function properly.

9. Third-Party Services

Gogoldo may contain links or integrations with third-party services including:

- Payment gateways
- Analytics providers
- SMS providers
- Cloud hosting services

We are not responsible for the privacy practices of third-party services.

10. Data Retention

We retain user information only as long as necessary for:

- Business operations
- Legal compliance
- Financial record maintenance
- Fraud prevention

Users may request account deletion subject to applicable legal and financial obligations.

11. Children's Privacy

Gogoldo services are not intended for children under 18 years of age without parental or guardian supervision.

We do not knowingly collect personal data from minors without appropriate consent.

12. Your Rights

Users may have the right to:

- Access their data
- Correct inaccurate information
- Request deletion of personal information
- Withdraw consent where applicable
- Contact us regarding privacy concerns

Requests can be submitted through the contact details below.

13. Changes to This Privacy Policy

Gogoldo may update this Privacy Policy from time to time.

Updated versions will be published on our website with the revised effective date.

Continued use of the platform after changes means you accept the updated policy.

14. Contact Us

For questions or concerns regarding this Privacy Policy:

Gogoldo

Website: <https://www.gogoldo.com>

Email: [ajayvenkateshnaidu23@gmail.com](<mailto:ajayvenkateshnaidu23@gmail.com>)

Phone: +91 8838539995

15. Consent

By using Gogoldo's website, application, and services, you consent to this Privacy Policy and agree to its terms.