

Privacy Policy

Bato ("we", "our", "us") is committed to protecting your privacy. This Privacy Policy explains how we collect, use, and share your information when you use the Bato mobile application and any related services. If you do not agree with any of the practices described in this Privacy Policy, please do not use our services."

Quick overview

Bato is a bill-splitting app for friends. You choose who you share your bills with - whether it's a dinner group, a weekend trip, or a shared household. When you add a bill or split, the details of those transactions (items, amounts, and who owes whom) are visible to the people you share them with. Anyone added to a bill can view and confirm the split details. Bills you add in Bato are not made public - they're only visible to the friends you've shared them with.

To use Bato, you'll need to create an account with your name, email address, and phone number. We use this information to manage your account, send notifications about splits, and help your friends find you on Bato.

We also collect some additional information to improve your experience, such as:

- Receipt images you upload (for text extraction via OCR)
- Device information (to ensure compatibility and performance)
- Food and drink preferences (to suggest fair splits)
- UPI ID / VPA (optional) — encrypted, and used only to help facilitate your payment through a third-party UPI application.

We use this information to provide the service, improve the app, and keep your data secure.

We don't share your personal information with third parties for marketing purposes without your consent. We also don't sell your data to anyone. Your bills and splits remain private to the groups and friends you choose to share them with. Bato and its service providers operate infrastructure in the United States and may process your personal information outside the country where you are located. Some of those jurisdictions may not provide the same level of data protection as your home jurisdiction. By using our service and providing information to us, you agree and consent to the transfer, storage, and processing of your personal information in countries other than your home country. Regardless of location, we apply technical, organizational, and contractual safeguards designed to protect your personal data.

1. Information We Collect

1.1 Account Information

- **Name, email, phone number** - provided during sign-up via Google, Apple, or phone authentication. If you sign up using Google or Apple, we receive your name and email from those providers. Your password is hashed and securely stored; we never store it in plain text.
- **Email address** - we require this so we can contact you about your account (like password resets or security alerts), allow you to access your data from any device, and help your friends find you on Bato.

- **Phone number** - this is optional but recommended. Providing a phone number helps friends add you to bills and adds an extra layer of security to your account (for account recovery and two-factor authentication)
- **Date of birth** - to verify age (13+ required by law)
- **Country and currency preference** — for bill formatting and splitting correctly for your location.
- **Profile photo** — optional, if you add one your friends will see it when you're in a group with them, stored in Firebase Storage.
- **Food/drink preferences** — optional, used to calculate fair bill splits.
- **UPI ID / Virtual Payment Address (VPA)** — optional. If you provide it, your UPI ID is encrypted and used solely to help pre-fill or facilitate your payment when you choose to open a third-party UPI application. We do not store your UPI ID in unencrypted form, and we do not process, route, or have access to any funds transferred through it.

You can review and update your account information at any time from your Profile screen in the app, or by emailing us at privacy@bato.app.

1.2 Usage Data

- **Splits and bills** - to split titles, item names, prices, and split calculations.
- **Comments, notes, and edits**-notes added to bills or items or changes you make to splits
- **Payment requests** - when you ask a friend to pay you back for their share.
- **Currency and categories** - what type of bill it is (restaurant, bar, etc.) and in what currency.
- **Receipt images** - uploaded for OCR processing, stored in Firebase Storage.
- **Friend connections** - to enable group bill splitting.
- **Settlement records** - for payment confirmations between users.

The information you add to a bill or split will be shared with the friends you choose when creating it. You are solely responsible for which friends you share your bills and splits with. We don't control who you add to your groups - that's up to you.

1.3 How you use our services

We collect information about how you use and interact with Bato. This includes the types of bills you add, the features you use (such as receipt scanning or manual entry), the actions you take, and the time, frequency, and duration of your activities.

We use this information to improve our service, fix bugs, and develop new features.

1.4 Information shared by others

Other Bato users may share information with you using your contact information (such as email or phone number), and that information will be stored in the service.

1.5 Device Information

- **FCM tokens** - for push notification delivery.
- **Crash reports** - via Firebase Crashlytics, including device model and OS version.
- **Performance metrics** - via Firebase Performance Monitoring (screen load times, network latency).

When you download or use Bato, we receive information about your device, operating system, app version, and approximate location.

We use this information to provide the service, improve the app, ensure account security, and comply with regulatory requirements.

1.6 Billing Information

If you choose to subscribe to any paid premium services (such as Bato Pro), we will collect payment account information, including credit or debit card details, billing address, and contact information.

For security and fraud prevention purposes, we may also ask for identification information to confirm your identity. We use this information to deliver the paid services you request and for regulatory compliance.

1.7 Third Party Integrations

If you choose to use optional third-party integrations (such as payment services like PayPal, Venmo, or bank transfer services), we may collect information from those services, including your username for that service and the status of any payments.

We use this information to enable your use of the integration - for example, to display the status of a payment to you. We may also use this information to address fraud, security, or support issues.

1.8 Information from Other Sources

We may use publicly available information about your name, email address, or phone number to help us provide support or to address fraud and security concerns.

1.9 Other Information

We may request other information from you, such as feedback, questions, comments, or suggestions about the app. we use this information to improve the Bato service and respond to your requests.

1.10 Contacts (Optional)

If you choose to sync contacts, phone numbers are sent to our server to find existing Bato users. We do not store your contact list.

2. How We Use Your Information

- To provide bill splitting and settlement features.
- To process receipt images using Google Cloud Vision API for text extraction.
- To send push notifications about friend requests, splits, and settlements.
- To improve app performance and fix bugs (Crashlytics, Performance Monitoring).
- To enforce security (Firebase App Check).

- To fulfil your requests for certain products and services.
- To help your Bato contacts manage their relationship with you. For example, we may display your email address to your friends and group members so they may identify that they are sharing bills with the correct person.
- To respond to your inquiries about our services. For example, if you or a friend contacts us for support, we may need to access your account in 'administrator mode' to help resolve the issue.
- To detect and protect against errors, fraud, or other criminal activity. For example, if we detect that a single account is being accessed from multiple devices, we may contact you to ensure that such access has been authorized by you.
- To verify your identity in the event you contact us for assistance.
- To analyse service usage, perform market research, project planning, product development, troubleshooting problems, and analyse user behavior to improve our service quality.
- To pre-fill form fields or store preferences for your convenience.
- To alert you to software compatibility issues.
- To communicate with you. For example, we will notify you when we release new features, have important news, or when you have activity notifications. All of these communications are optional and can be managed in your Profile settings. Some communications, such as updates to this Privacy Policy, information about your account, password resets, or other security issues, are not optional.
- To enforce our Terms of Service.

3. Third-Party Services

We work with a number of third-party service providers to operate, secure, and improve Bato, for example, for account authentication, cloud hosting and storage, receipt text extraction, crash and performance monitoring, and, as we introduce new features, advertising and analytics. These providers receive only the information necessary to perform their function and are contractually required to protect your information consistent with this Privacy Policy. As Bato grows, we may engage additional third-party providers, including advertising and monetisation partners, to support new features and the sustainability of the Service

4. Data Storage and Security

- All data is stored in Firebase (Google Cloud) infrastructure.
- Data is encrypted in transit (TLS) and at rest.
- Fire store security rules enforce strict access control - users can only access their own data and shared split data.
- Firebase App Check prevents unauthorized API access.

Please understand, however, that while we try our best to safeguard your personal information, no transmission of data over the Internet or any other public network can be guaranteed to be 100% secure

5. Data Retention

- Your account data is retained as long as your account is active.
- Receipt images are retained for the lifetime of the associated split.
- You can request deletion of your account and all associated data by contacting us.
- We may retain personal information to comply with legal requirements, prevent fraud, resolve disputes, and enforce our Terms of Service.
- Please be aware that even if you delete your account, your personal information (name and contact information) will be erased and will not appear to other users. However, splits and bills you or your friends have added will remain visible in the accounts of the other group members involved, without any of your personal information attached.

6. Your Rights

- **Access** - View your data in the app's Profile screen.
- **Correction** - Edit your profile and preferences at any time.
- **Portability** - Contact us to request an export of your data.

6.1 Account Deactivation and Deletion

- You may close your Bato account at any time. When you close your account, you may choose to 'deactivate' your account or to permanently delete the account.
- If you choose to deactivate your account, we will retain your information for a reasonable period of time, allowing you to reactivate and retain information you previously provided.
- Alternatively, you may choose to delete your account. Deleting your account results in the permanent removal of all of your personal data. Once data is deleted, it will not be retrievable.
- Please be aware that even if you delete your account, your personal information (name and contact information) will be erased and will not appear to other users. However, splits and bills you or your friends have added will remain visible in the accounts of the other group members involved, without any of your personal information attached.

6.2 Your Choices

- **Personal information** - You may choose not to provide certain information, but this may limit access to some features.
- **Emails and push notifications** - You can opt out of optional communications in your account settings. Service-related messages (e.g., security alerts) are necessary and cannot be opted out.
- **Location information** - Most mobile devices allow you to control location services through your device settings.

- **Allow friends to find you**- You can choose whether friends can find you using your contact information in your account settings.
- **Third-party integration** - You have the ability to choose whether to use third-party integrations

7.Cookies and Similar Technologies

- We use tracking technologies such as cookies, web beacons, and similar technologies to store your session information and track usage of Bato. We may also use these technologies to monitor traffic, improve Bato, and make it easier to use and more relevant.
- Your browser or device may include 'Do Not Track' functionality. Bato's information collection practices will continue to operate as described in this Privacy Policy, whether or not a Do Not Track signal is received.
- Many web browsers automatically accept cookies, but you can usually modify your browser's settings to decline cookies if you prefer. If you choose to decline cookies, certain features of our service may not function properly.

8.Disclosure for Legal Matters

We will disclose personal information when required by applicable law. For example, we may disclose information:

- To respond to subpoenas, court orders, or legal processes.
- To investigate, prevent, or defend against violations of our Terms of Service, illegal activities, suspected fraud, or potential threats to safety.
- To respond to claims that content violates the rights of third parties.
- In an emergency, to protect the health and safety of our users.
- As otherwise required by any applicable law.

9.Business Transfer

If our company or our assets are acquired by another company, the transfer may include our customer information. In that case, the acquiring party will assume the rights and obligations regarding such information as described in this Privacy Policy'

10.Non-Identifiable Information

We may disclose non-personal information (aggregated data that does not identify you personally) to third parties for research, product development, or to understand how users collectively use the service.

11.Security Breach Notification

We will contact you as required by applicable law in the event of a breach of the security, confidentiality, or integrity of our systems.

12. Children's Privacy

Bato is not intended for users under 13 years of age. We do not knowingly collect personal information from children under 13. If you are a parent or guardian and you become aware that your child has provided us with personal information without your consent, please contact us at privacy@bato.app and we will promptly delete that information.

13. Changes to This Policy

We may update this Privacy Policy from time to time. We will notify you of significant changes via in-app notification. Changes are effective immediately upon posting. The date last revised appears at the top of this Privacy Policy.

14. Legal Basis for Processing

We process personal data only when we have a valid legal basis under applicable data protection laws. For users in the European Economic Area and other jurisdictions with similar requirements, we rely on the following legal bases. For users in India, we process your personal data in accordance with the Digital Personal Data Protection Act, 2023, generally on the basis of your consent, or, where applicable, for certain legitimate uses permitted under that Act (such as fulfilling your requests or complying with legal obligations).

- **Consent:** When you authorize us to access or process your information for specific purposes. You may withdraw your consent at any time.
- **Contractual necessity:** When processing is required to provide the services you request, such as creating your account, recording splits, and enabling bill-sharing features."
- **Legal obligations:** When processing is necessary to comply with legal or regulatory requirements."
- **Legitimate interests:** When processing is needed to maintain security, prevent abuse, or improve our service, provided those interests do not override your rights and interests.

No matter where you're located, we apply appropriate safeguards and honor the rights available to you under the data protection laws that apply in your jurisdiction.

15. Contact Us

If you have questions about this Privacy Policy, or wish to exercise your rights under applicable data protection law, contact our Grievance Officer:

Grievance Officer: Sahil Menda

Email: sahil@bato.co.in