

Terms of Service

Welcome to Bato. By using our app, you agree to these Terms of Service. The app provides receipt scanning, item classification, and split calculation features. Bato is intended solely to assist users in calculating and tracking shared expenses. The calculations and settlement information generated through the Service are provided for convenience only and do not create legally binding obligations between users. The Service is provided on an "AS IS" and "AS AVAILABLE" basis.

We will modify our Terms of Use and Privacy Policy periodically and post the most current version in the app or on our website.

1. Description of Service

Bato is a mobile application that helps groups of friends split restaurant, bar, grocery, trip and any other common bills fairly based on individual food and drink preferences, using AI-assisted tools to suggest optimised and customised split allocations.. The Service provides expense allocation and receipt processing tools for users' convenience only and does not create or evidence legally binding obligations between users. Any calculations, expense allocations or settlement records generated through the Service are based on information uploaded or entered by users, and Bato does not independently verify the accuracy, completeness or authenticity of such information. The Service is provided on an "AS IS" and "AS AVAILABLE" basis.

2. Account Registration

- You must be at least 13 years old to use Bato.
- You are responsible for maintaining the security of your account.
- You must provide accurate information during registration.
- You may not use the Service if you are prohibited from receiving such services under applicable law or if your account has previously been suspended or terminated by Bato for violation of these Terms.
- You represent and warrant that all information provided during registration is true, accurate, complete and kept up to date throughout your use of the Service.
- You represent that you have the legal capacity and authority to enter into these Terms and to use the Service.
- You are solely responsible for maintaining the confidentiality of your account credentials and for all activities carried out through your account.
- You must promptly notify Bato if you become aware of any unauthorised access to or suspected misuse of your account.
- Bato reserves the right to suspend or terminate accounts that contain false, misleading or fraudulent information or otherwise violate these Terms.

3. Privacy

Your use of the Service is also governed by Bato's Privacy Policy, which explains how we collect, use, disclose, store and protect your personal information. By accessing or using the Service, you acknowledge that your personal information may be processed in accordance with the Privacy Policy.

4. Acceptable Use

You agree not to:

- Use the app for any unlawful purpose.
- Attempt to access other users' accounts or data.
- Upload malicious content or attempt to exploit the app's systems.
- Use automated tools to access the service (bots, scrapers).
- Abuse the notification system to harass other users.
- impersonate any individual or entity, or falsely represent your affiliation with any person or organisation.
- upload, transmit or otherwise make available any content that is false, misleading, defamatory, obscene, abusive, offensive, unlawful or otherwise objectionable.
- upload or share any content that infringes the intellectual property, privacy or other rights of any third party.
- reverse engineer, decompile, disassemble or otherwise attempt to derive the source code or underlying technology of the Service, except where permitted by applicable law.
- upload or distribute viruses, malware or any other harmful code designed to damage or interfere with the Service.

Bato reserves the right to investigate suspected violations of these Terms and may suspend, restrict or terminate access to the Service where it reasonably believes that a user has breached these Terms or engaged in conduct that may adversely affect the Service or other users.

5. Financial Disclaimer

- Bato is a calculation and tracking tool only. We do not process payments.
- Settlement records in the app are informal agreements between users.
- We are not responsible for disputes between users regarding payments.
- Split calculations are based on the information provided and may not be 100% accurate.

The expense allocations, balances and settlement records generated through the Service are based solely on information uploaded or entered by users and are intended for informational and convenience purposes only. Bato does not verify the accuracy or completeness of such information and shall not be responsible for resolving disputes between users relating to expense calculations, reimbursements or settlements. Users are solely responsible for reviewing, verifying and approving all expense allocations before acting upon them.

Bato allows you to open a third-party UPI application (such as Google Pay, PhonePe, Paytm, or your bank's UPI app) through which you may choose to make a payment to another user, on your own instruction and initiative. Bato does not process, receive, hold, or have visibility or control over any funds transferred through such payment, and is not a party to, and is not acting as a payment aggregator, payment gateway, or payment system provider in respect of, any such transaction.

6. Receipt Processing

- Receipt images are processed using optical character recognition (OCR) technology.
- OCR results may contain errors. Users should review and correct items before finalizing splits.
- We are not responsible for incorrect splits resulting from OCR errors that were not corrected during review.

7. Content Ownership

- You retain ownership of content you upload (photos, profile information).
- By uploading content, you grant us a license to process and store it for the purpose of providing our service.
- You are solely responsible for all content that you provide, post, upload or submit through the Service, including receipt images, profile information and comments.
- Bato is not responsible for evaluating the accuracy, legality, safety or appropriateness of any content submitted by users.
- Bato may, in its sole discretion, reject, remove or disable access to any content that violates these Terms or is otherwise considered inappropriate.
- Bato has no obligation to monitor user-generated content, but reserves the right to do so at its sole discretion.
- The Service may incorporate third-party open-source software and other licensed intellectual property, which remains the property of the respective rights holders and is used in accordance with the applicable licence terms.

8. Termination

- You can delete your account at any time from the Profile screen.
- We may suspend or terminate accounts that violate these terms.

Bato reserves the right to refuse access to, suspend or terminate the Service, in whole or in part, at its sole discretion where it reasonably believes that a user has violated these Terms or applicable law, or where such action is necessary to protect the integrity, security or proper functioning of the Service. Termination or suspension of your access shall not affect any rights, obligations or liabilities accrued prior to such termination.

Upon deletion of your account, your personal information will be erased in accordance with our Privacy Policy. Splits, bills, or settlement records that you or your friends have added will remain on the Service and visible to the other users involved in those splits, even after your account is deleted, save that your name and contact details will no longer appear.

9. Indemnification

You agree to indemnify, defend and hold harmless Bato, its affiliates, officers, directors, employees and representatives from and against any claims, liabilities, damages, losses, costs and expenses (including reasonable legal fees) arising out of or relating to your use of the Service, your breach of these Terms or your violation of any applicable law or the rights of any third party.

10. Severability

If any provision of these Terms is held to be invalid, illegal or unenforceable, the remaining provisions shall continue in full force and effect.

11. Waiver

The failure of Bato to enforce any provision of these Terms shall not constitute a waiver of its right to subsequently enforce that or any other provision.

12. Entire Agreement

These Terms, together with the Privacy Policy and any other policies expressly incorporated by reference, constitute the entire agreement between you and Bato regarding your access to and use of the Service and supersede all prior understandings relating thereto.

13. Limitation of Liability

Bato is provided "as is" without warranties of any kind. We are not liable for any indirect, incidental, or consequential damages arising from your use of the app. Bato does not warrant that the Service will operate uninterrupted, securely or error-free, or that any defects will be corrected.

To the fullest extent permitted by applicable law, Bato shall not be liable for any indirect, incidental, consequential, special, exemplary or punitive damages, including any loss of profits, data, goodwill or business opportunities arising out of or relating to the use of, or inability to use, the Service.

14. Changes to Terms

We may update these terms from time to time. Continued use of the app after changes constitutes acceptance of the new terms.

Any modifications to these Terms shall become effective upon being posted through the Service or otherwise communicated to users. Your continued use of the Service following such modifications constitutes your acceptance of the revised Terms.

15. Contact

Email: support@bato.co.in