

Privacy Policy

Last Updated: 2025-04-18

This Privacy Policy applies to the fbrofinau.xyz website (hereinafter referred to as "Website"). By accessing or using our services, you agree to the collection and use of information as described in this policy.

1. Information We Collect

The Website may collect the following types of data:

- **Personal Information:** Name, email address, and other details if voluntarily provided.
- **Technical Data:** IP address, browser type, and device information for analytics purposes.
- **Cookies & Tracking:** We use cookies to enhance user experience and track usage trends.

2. How We Use Your Information

The data we collect may be used for:

- Providing and improving our services.
- Enhancing website security and preventing fraud.
- Analyzing trends and user behavior through analytics tools.

3. Cookies and Tracking Technologies

We use cookies and similar technologies to personalize content, track website performance, and improve user experience. Users can manage or disable cookies through browser settings.

4. Third-Party Services

We may use third-party services such as Google Analytics to monitor traffic and improve services. These services have their own privacy policies, which can be reviewed on their respective websites. Below are the links to the Privacy Policy of the third-party service providers used by the Application:

- [Google Play Services](#)
- [Google Analytics for Firebase](#)
- [Facebook](#)

5. Data Security

We implement security measures to protect collected information from unauthorized access or misuse. However, no method of transmission over the internet is 100% secure.

6. Children's Privacy

Our Website is not intended for children under 13, and we do not knowingly collect personal data from them. If we become aware that a child has provided information, we will take steps to delete it.

7. Changes to This Policy

We may update this Privacy Policy periodically. Users will be notified of significant changes through the Website. Continued use of the Website after modifications implies acceptance of the updated policy.

8. Your Rights

Under applicable laws (e.g., GDPR, CCPA), you have rights to:

- Access, update, or delete your personal data.
- Withdraw consent for data collection.
- Request a copy of the data we store about you.

To exercise your rights, contact us via email.

9. Contact Us

If you have any questions or concerns about this Privacy Policy, please contact us at info@fbrofinau.xyz.

Terms and Conditions

Last Updated: 2025-04-18

These Terms and Conditions apply to the fbrofinau.xyz website (hereinafter referred to as "Website"). By accessing or using our services, you agree to comply with and be bound by these Terms and Conditions. Please review them carefully before using our Website.

1. Acceptance of Terms

By accessing or using our Website, you acknowledge that you have read, understood, and agree to be bound by these Terms and Conditions. If you do not agree, please do not use the Website.

2. Intellectual Property

All content, including text, images, graphics, and trademarks, belongs to this website or its licensors and is protected by applicable copyright and trademark laws. Unauthorized reproduction, modification, or distribution is prohibited.

Any unauthorized *commercial use, resale, or redistribution* of the Website's content, including but not limited to its design, layout, or code, is strictly prohibited.

3. User Obligations

- You agree not to use the Website for any unlawful purposes.
- You must not attempt to interfere with the proper working of the Website.
- Any attempt to reverse-engineer, decompile, or extract the source code is strictly prohibited.

You may not use automated systems, bots, or scripts to access or interact with the Website in any way that violates Google's policies on spam and automated queries.

4. Third-Party Services and External Links

Please note that the Application utilizes third-party services that have their own Terms and Conditions. Below are the links to the Terms and Conditions of the third-party service providers used by the Application:

- [Google Play Services](#)
- [Google Analytics for Firebase](#)
- [Facebook](#)

By clicking on third-party links, you acknowledge that these services operate under their own terms and policies. We are not responsible for any data collection, practices, or content on these external sites.

5. Limitation of Liability

We are not responsible for any direct, indirect, incidental, or consequential damages arising from the use of our Website.

We do not guarantee uninterrupted or error-free operation of the Website. We are not liable for any *loss of data, business interruptions, or security breaches* that may occur.

6. Privacy and Data Usage

The Website may collect and process personal data as described in our [Privacy Policy](#).

We do not sell or rent your personal data to third parties. We only share data with partners for *analytics, security, and functionality improvements*.

7. Changes to Terms

We reserve the right to modify these Terms at any time. Continued use of the Website after changes signifies acceptance of the updated Terms.

Users will be notified of material changes to these terms via an update on the Website or through email (if provided).

Contact Us

If you have any questions or suggestions about the Terms and Conditions, please do not hesitate to contact us at info@fbrofinau.xyz.

Cookies Policy

Last Updated: 2025-04-18

This Cookies Policy explains what cookies are and how we use them. You should read this policy to understand what types of cookies we use, what data they collect, and how you can manage your preferences.

Cookies do not typically contain personally identifiable information. However, in some cases, personal data that we store about you may be linked to information obtained from cookies. For more details, see our [Privacy Policy](#).

1. What Are Cookies?

Cookies are small text files stored on your device when you visit a website. They help websites function properly, remember preferences, and collect analytical data.

2. How We Use Cookies

We use cookies to:

- Ensure the website functions correctly.
- Analyze user behavior and improve website performance.
- Personalize your experience and remember preferences.

3. Types of Cookies We Use

Cookies can be "session" or "persistent." Session cookies expire when you close your browser, while persistent cookies remain stored until manually deleted or they reach expiration.

- **Necessary Cookies**

Type: Session Cookies

Purpose: Required for core website functions and security.

- **Functional Cookies**

Type: Persistent Cookies

Purpose: Remember user preferences (e.g., language, login details).

- **Analytics Cookies**

Type: Persistent Cookies

Purpose: Track user behavior and website performance using Google Analytics.

- **Advertising Cookies**

Type: Persistent Cookies

Purpose: Show relevant ads based on your browsing behavior.

4. Managing Cookies

You can manage your cookie preferences through your browser settings. If you disable cookies, some features of the website may not function properly.

- [Manage cookies in Chrome](#)
- [Manage cookies in Firefox](#)
- [Manage cookies in Internet Explorer](#)
- [Manage cookies in Safari](#)

5. Third-Party Cookies

Some third-party services (e.g., Google Analytics, advertising networks) may use cookies to collect information. These cookies are subject to their own privacy policies.

6. Changes to This Policy

We may update this Cookies Policy periodically. Significant changes will be communicated via the website.

7. Contact Us

If you have any questions about this Cookies Policy, you can contact us at info@fbrofinau.xyz.