



# Privacy Policy – FBR-Compliant Digital Invoicing Software

## 1. Introduction

This Privacy Policy explains how NANU DIGITAL INVOICING the company, collects, uses, stores, and protects information when you use our FBR-compliant digital invoicing software (nanudigitalinvoicing.com).

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

## 2. Information We Collect

We may collect the following types of information:

- **Business Information:** Company name, e-mail, phone, contact person name, registration details, tax number, and business address.
- **User Information:** Name, contact number, email address, and login credentials.
- **Financial Data:** Invoices, tax records, transactions, and reports entered into the Software.
- **Technical Data:** Device details, IP addresses, browser type, and usage logs for security purposes.
- **IRIS Credentials:** The login id and password for your business iris account to apply for sandbox and production tokens for integration.

## 3. How We Use Information

Your information is used strictly for:

- Enabling invoicing and reporting features as required by the **Federal Board of Revenue (FBR)**.
- Providing customer support and technical assistance.
- Enhancing system performance, security, and user experience.
- Generating anonymized insights for internal analytics and improvements.

We **do not sell, rent, or trade your data** with any third parties.

## 4. Data Sharing

- **With FBR:** In compliance with applicable laws, certain data (e.g., invoices) will be transmitted directly to the FBR system.
- **With Service Providers:** Limited data may be shared with trusted partners (e.g., hosting providers, payment gateways) to deliver services.
- **Legal Requirements:** We may disclose data if required by law, regulation, or government authority.

## 5. Data Retention & Deletion

- In line with FBR requirements, your invoicing and financial data will be retained for a minimum of **6 years**.
- To ensure system efficiency:
  - Data older than **6 years may be automatically removed or archived**, unless the client has subscribed to additional storage services.
  - Users are responsible for downloading and maintaining their own backups if they need longer retention.

## 6. Data Security

- We implement **industry-standard security measures**, including encryption, firewalls, and secure access protocols, to safeguard your data.
- Access to sensitive information is strictly limited to **authorized personnel** under confidentiality obligations.
- While we take all reasonable precautions to protect your information, you acknowledge that **no system is entirely immune to cyber threats**. Therefore, the Company does not guarantee absolute protection against unauthorized access, cyberattacks, or other security incidents.
- The Company shall bear **no liability for data loss or service disruption** arising from **force majeure events**, including but not limited to natural disasters, power outages, hardware failures, or third-party service provider issues.
- Clients are **solely responsible for maintaining independent backups** of their invoicing data. We strongly advise that all invoices be **downloaded and stored in secure local or hard-copy form** for compliance and business continuity purposes. The Software ensures invoice availability in printable formats, and it is the client’s responsibility to preserve such records.

7. User Responsibilities

- **Account Security:** Users are solely responsible for maintaining the confidentiality and security of their login credentials (username, password, authentication tokens, etc.). The Company shall not be liable for any unauthorized access resulting from compromised credentials.
- **Data Accuracy:** Users must ensure that all information and data entered into the Software is **accurate, complete, and lawful**. The Company shall not be held responsible for any errors, inaccuracies, or legal issues arising from user-provided data.
- **Prohibited Sharing:** Misuse, unauthorized disclosure, or sharing of login details with third parties is **strictly prohibited**. The Company reserves the right to suspend or terminate accounts involved in such violations.
- **Restricted Access:** Users are strongly advised to access the Software only through **static IP addresses** and, where applicable, configure IP-based access restrictions to enhance account security.
- **System Security Measures:** Users must maintain appropriate **antivirus, firewall, and system updates** on their own devices to prevent unauthorized access or malware intrusions.
- **Compliance with Law:** Users agree to use the Software **only for lawful purposes** and in full compliance with applicable tax regulations, FBR requirements, and any other governing laws.
- **Backups & Records:** Users are solely responsible for keeping independent **backups of invoices and related data** in compliance with record-keeping laws. The Company shall not be liable for any loss of records due to user negligence.
- **Indemnification:** Users agree to **indemnify and hold harmless** the Company, its affiliates, and employees against any claims, damages, liabilities, or expenses arising from the user’s misuse of the Software, violation of laws, or breach of this Agreement.

8. Cookies & Tracking

- Our web-based Software may use cookies to improve usability and performance.
- Users can disable cookies in their browser, but this may affect certain functionalities.

9. Your Rights

Depending on applicable laws, you may request to:

- Access your personal data.
- Correct or update inaccurate information.
- Request deletion of data (subject to FBR regulations).

Requests can be made via support@nanudigitalinvoicing.com.

10. Service Availability Disclaimer

We strive to provide continuous service, but do not guarantee uninterrupted availability. The Company is not liable for downtime, technical issues, or third-party failures.

The Company does not warrant uninterrupted or error-free operation of the Software and shall not be liable for any loss, damage, or expenses arising directly or indirectly from downtime, service interruptions, delays, or third-party failures.

11. Termination of Service

We may suspend or terminate accounts without liability if users:

- Breach this Agreement, misuse the Software, or violate laws.
- Fail to pay subscription or service fees.

Upon termination, data will be retained only to the extent required by FBR regulations; otherwise, it may be deleted.

**Users are responsible for exporting their data before termination.**

12. Payment & Refunds

Subscription fees are non-refundable unless otherwise stated. Non-payment may result in suspension or termination of services.

**Partial refunds, chargebacks, or reversals are not permitted.**

13. Intellectual Property

All intellectual property rights in the Software, including trademarks, logos, source code, and documentation, remain the sole property of the Company. Users receive only a limited, non-transferable license to use the Software for lawful business purposes.

14. Limitation of Liability

To the maximum extent permitted by law:

- The Company provides the Software solely as a tool for invoice creation and electronic transmission of invoices to the Federal Board of Revenue (FBR). All further processing, compliance, validation, or reporting of such data is the sole responsibility of the FBR and/or the user.
- The Company shall have no responsibility or liability whatsoever for any business losses, lost profits, revenue, anticipated savings, loss of goodwill, opportunities, or any other commercial or economic damages resulting from the use or inability to use the Software.
- The Company does not and shall not be responsible for the accuracy, completeness, or legality of the data entered by users, nor for any outcomes, business decisions, tax compliance, or obligations arising from such data.

- The Company expressly disclaims all liability, whether direct, indirect, incidental, consequential, or otherwise. Users acknowledge and agree that they shall not bring any claim against the Company in respect of any business, financial, or tax-related loss.
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### 15. Governing Law & Jurisdiction

This Agreement shall be governed by and construed in accordance with the laws of **Pakistan**. Any disputes shall be subject to the exclusive jurisdiction of the **Courts of Lahore, Pakistan**.

### 16. Changes to Privacy Policy

We may update this Privacy Policy from time to time. Updated policies will be posted within the Software and on our website. Continued use of the Software indicates acceptance of any changes.

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### 17. Contact Us

For questions or concerns about this Privacy Policy, please contact us at:

- ✉ legal@nanudigitalinvoicing.com
- 📞 Department for Legal compliance
- 🌐 nanudigitalinvoicing.com