# Privacy Policy

Last updated: 14 January

**[Introduction and Scope]** This Privacy Policy explains how Monarq Client Portal (“we”, “us”, or “our”) collects, uses, stores, and protects personal and business information provided by users when accessing or using the platform. The Monarq Client Portal is a client and billing management system designed to handle invoices, retainers, payments, and account-related data. This policy applies to all users of the platform, whether acting as individuals or on behalf of a business entity, and governs all interactions that occur within the system.

**[User Acceptance]** By accessing, registering for, or using the Monarq Client Portal, you confirm that you have read, understood, and agreed to this Privacy Policy. If you do not agree with any part of this policy, you should not use the platform. Continued use of the system following any updates to this policy constitutes acceptance of the revised terms.

**[Collected Personal and Business Information]** The platform collects personal and business information that is necessary to create and manage user accounts and to provide core system functionality. This information may include names, email addresses, phone numbers, company or organization details, and other identifying information supplied during registration or account management. Login credentials are stored in a secure, encrypted form and are never stored or displayed in plain text. This data is essential for authentication, account identification, and secure access to the platform.

**[Billing and Financial Information]** In order to operate as a billing and payment management system, Monarq Client Portal collects and stores billing-related information. This includes invoice records, retainer details, payment statuses, transaction references, applied penalties, billing cycles, and historical payment activity. This information is used strictly for financial record keeping, account management, dispute resolution, and compliance purposes, and reflects the contractual relationship between the user and the service provider.

**[Technical and Usage Data]** When users access the platform, certain technical and usage information is automatically collected to ensure security, stability, and proper system operation. This may include IP addresses, browser types, device information, timestamps, and activity logs within the portal. This data allows us to monitor system integrity, prevent unauthorized access, investigate errors, and improve performance. It is not used for advertising, profiling, or marketing purposes.

**[Purpose of Data Use]** All collected information is used solely to operate, maintain, and improve the Monarq Client Portal. This includes providing secure access to user accounts, displaying accurate billing and financial data, processing and confirming payments, applying penalties in accordance with billing rules, generating analytics and summaries, communicating system notifications, and complying with legal or regulatory requirements. User data is never sold, rented, or shared for commercial exploitation.

**[Payment Processing and Card Data]** Payment card details are not stored, processed, or accessible by Monarq Client Portal. All card-based payment transactions are handled securely through Paymob, a third-party payment service provider. When a user submits payment information, that data is transmitted directly to Paymob under their security and compliance framework. The platform only receives confirmation of payment

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outcomes and transaction identifiers required to update account records.

**[Data Security Measures]** Reasonable technical and organizational safeguards are implemented to protect stored data against unauthorized access, misuse, alteration, or loss. These safeguards include encrypted connections, restricted access controls, secure hosting environments, and role-based permissions. While no online system can guarantee complete security, continuous efforts are made to maintain and improve data protection measures appropriate to the nature of the information stored.

**[Data Retention Practices]** Personal, business, and financial data is retained only for as long as necessary to fulfill contractual obligations, maintain accurate financial and audit records, resolve disputes, and comply with applicable laws and regulations. Once data is no longer required for these purposes, it may be archived or securely deleted. Inactive or suspended accounts may have their data retained for a reasonable period in accordance with legal and operational requirements.

**[User Rights and Requests]** Users have the right to request access to the personal data stored about them, request corrections to inaccurate or outdated information, or request deletion of data where legally permissible. All such requests must be submitted through official communication channels and may require identity verification to ensure account security. Requests can be directed to info@monarqeg.com.

**[Cookies and Essential Technologies]** The platform uses only essential cookies and similar technologies required for session management, authentication, security, and basic performance monitoring. These technologies are necessary for the proper functioning of the system. The platform does not use advertising cookies or third-party tracking technologies unless explicitly stated otherwise.

**[Third-Party Service Providers]** Monarq Client Portal may rely on third-party service providers for infrastructure hosting, payment processing, email delivery, and other operational services. These providers receive only the minimum data required to perform their services and are expected to maintain appropriate confidentiality and data protection standards consistent with industry practices.

**[Policy Updates and Changes]** This Privacy Policy may be updated periodically to reflect changes in system functionality, legal requirements, or operational practices. Any updates will become effective once published. Continued use of the platform after an update indicates acceptance of the revised policy.

**[Contact and Communication]** For questions, concerns, or requests related to privacy, data protection, or this Privacy Policy, users may contact info@monarqeg.com. Further information about Monarq and its operations is provided in the section below.

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**[Business Information, Contact Details, and About Us]** Monarq Client Portal is operated by Monarq, a business development and software services provider offering digital platforms, systems, and technical solutions to its clients. The platform forms part of Monarq's service infrastructure and is used to manage client accounts, billing, payments, and related operational data in accordance with contracted services.

For any inquiries related to privacy, data protection, account information, or the operation of the platform, users may contact Monarq using the official contact details below. For quicker response times, users are encouraged to contact us via WhatsApp, as the listed phone number is monitored by multiple team members.

Official communication channels are as follows:
Email: info@monarqeg.com
Phone / WhatsApp: +201044451191
Business Address: Villa 2 / 5, West Town Block 37, H18

Additional information about Monarq, including company background and services, is available on our official website at https://monarqeg.com. Our About Us page can be found at https://monarqeg.com/about.

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