Privacy Policy

How we collect, use, share, and protect your personal information

Effective Date: 20 October 2026
Service Provider: HowMy (a product of DumGam Solutions)
Website: https://howmy.co.in
Support Email: support@howmy.co.in
Phone: +91 9187087065
Address: Bengaluru, Karnataka, India

1. Introduction

This Privacy Policy explains how HowMy, operated by DumGam Solutions ("HowMy", "we", "us", or "our"), collects, uses, stores, and protects personal information when you access or use our website, mobile applications, and related services (collectively, the "Services").

Our Services may include plot monitoring, flat and apartment progress updates, property-related communications, messages, greetings, advertisements, promotions, and other features available through HowMy.

We respect your privacy. We do not sell your personal information or share it with advertisers or other organisations for their independent marketing or unrelated use. Certain information may be processed by technology providers to operate the Services or displayed to authorised users within HowMy where necessary to provide the relevant service, as explained in this Policy.

Where applicable law requires consent for a particular processing activity, we will seek that consent separately.

2. Scope

This Policy applies to:

- **Owners:** Individuals who register or monitor plots, flats, or other properties.
- **Buddies:** Field service partners who perform assigned visits and submit property photographs, videos, or visit reports.
- **Apartment or society administrators:** Users who manage apartment-related information, communications, messages, promotions, or progress updates.
- **Other users:** Individuals who register for, access, or interact with HowMy Services.

This Policy covers personal information processed through our website, mobile applications, and related service operations.

3. Information We Collect

The information collected depends on your role, the features you use, and the information you provide.

3.1 Information you provide

Account and contact information

We may collect:

- Name and mobile number.
- Email address, where provided.
- Password-related authentication information.
- Information needed to create, manage, and secure your account.

Property and registration information

- When an Owner registers a plot or flat, or when an administrator manages apartment-related information, we may collect relevant details such as:
- Plot, flat, apartment, building, block, or unit identifiers.
- Property address, location, landmarks, dimensions, or other property reference details entered into the Services.
- Information needed to associate an Owner with a registered property or an administrator with an apartment.
- We do not collect property-related documents from users as part of the property registration information described in this section.

Photographs, videos, and visit reports provided by Buddies

- If you are a Buddy, we collect the property photographs and videos you capture and upload, along with visit reports, progress updates, observations, and associated timestamps submitted while performing your assigned visits through HowMy.
- This information is used to provide property monitoring and progress updates to the relevant Owner or authorised apartment administrator.

Payment and billing information

- We may collect payment references, UPI transaction references, bank transaction identifiers, invoices, subscription information, and refund-related records needed to confirm payments and manage subscriptions.
- Where a third-party payment provider processes a payment, that provider may separately process payment information under its own terms and privacy policy.

Communications and content

- We may collect messages, feedback, support requests, greetings, wishes, and other communications you submit through the Services. We may also process Buddy profile information, assignment details, availability information, and visit-related submissions.

- Please avoid including unnecessary personal information about other people in messages or other content you submit.

3.2 Information collected through Website and applications

Depending on the application, device, configuration, and features used, we may process:

- Technical information such as browser type, operating system, application version, IP address, and device-related identifiers, where collected.
- Application activity, feature usage, access times, and technical errors where collected by our systems or configured service providers.
- Push notification tokens or similar identifiers needed to deliver notifications.

  Property and work location information

  HowMy may process:

  - Property location information entered or selected for plot, flat, or apartment registration and monitoring.
  - Work location preferences provided by Buddies to indicate the areas where they are interested in accepting assignments.

  HowMy does not collect or track users' current device location. We do not track the real-time or background location of Owners or Buddies. Property locations and Buddy work-location preferences are used for property-related services and assignment coordination, not to track a user's movements.

3.3 Information from other sources

Where necessary to provide the Services, we may receive relevant information from apartment or society administrators, assigned Buddies, or payment service providers.

Such information may include property references, service updates, assignment-related information, or payment status needed to provide the relevant service

4. How We Use Information

We use personal information for purposes such as:

1. Creating, maintaining, and authenticating user accounts.
2. Registering and managing plots, flats, apartments, and property-related records.
3. Assigning Buddies and coordinating visits or monitoring activities.
4. Uploading, storing, and displaying property photographs, videos, visit reports, and progress updates to relevant authorised users.
5. Providing apartment communications, messages, greetings, and other available features.

6. Displaying advertisements and promotions related to products or services that may be relevant to property owners.
7. Managing subscriptions, payments, billing, refunds, and cancellations.
8. Sending service notifications, reminders, and administrative communications.
9. Sending promotional communications where permitted by applicable law and where required consent or choice has been obtained.
10. Responding to support requests and resolving complaints or disputes.
11. Protecting accounts and Services, preventing fraud or misuse, and enforcing applicable terms.
12. Maintaining service reliability and troubleshooting technical problems.
13. Complying with applicable legal obligations and responding to lawful requests.

We use information for purposes reasonably connected with the Services or otherwise permitted by applicable law.

4.1 Advertisements and Promotions

- HowMy may display advertisements and promotional content to generate revenue for our business. These advertisements may relate to property-related products and services, such as interior design, home improvement, furnishing, and other services that may be useful to property owners.
- Advertisements may be displayed within the Services or through available promotional features.
- Displaying advertisements does not, by itself, mean that HowMy shares users' personal information with advertisers. We do not share personal information with advertisers for their independent marketing use.
- If our advertising practices change in a way that involves additional personal data processing, we will update this Policy and obtain any consent required by applicable law.

5. Processing and Consent

Depending on the activity and applicable law, we may process personal information where necessary to provide a requested service, perform an agreement, comply with a legal obligation, protect legitimate operational interests where permitted, or act on valid consent.

Where consent is required, we will seek it in the manner required by applicable law. You may withdraw consent for consent-based processing by contacting us, subject to legal requirements and the consequences of withdrawing consent.

For example, turning off optional notifications may limit the alerts you receive but may not stop essential account or service communications.

We will handle personal data in accordance with applicable Indian law, including the Digital Personal Data Protection Act, 2023 and its rules to the extent applicable and in force, as well as other applicable legal requirements.

6. Personal Information Sharing and Disclosure

HowMy does not sell personal information or share it with advertisers or other organisations for their independent marketing or unrelated use.

We do not provide personal information to advertisers so they can independently market their products or services to HowMy users.

The following operational circumstances are distinct from sharing information for independent use.

6.1 Information Displayed Within HowMy

- To provide the Services, certain information may be displayed to authorised users within the HowMy platform.
- For example:
- An Owner may view property photographs, videos, visit reports, or progress updates submitted by an assigned Buddy.
- An assigned Buddy may receive property details and work-location information necessary to perform an assigned visit.
- An authorised apartment administrator may access relevant apartment-related information and progress updates as part of their administrative responsibilities.
- Access should be limited to the relevant property, assignment, or authorised function. Information about one user's property or account should not be made available to unrelated users merely because they use HowMy.

6.2 Technology Infrastructure

- HowMy uses AWS infrastructure and Firebase/Google services for application and notification-related functionality, according to the systems configured for the Services.
- These technology providers may technically process or store information on behalf of HowMy to operate the website or application. Such processing is intended to support the Services and is not intended to permit these providers to use users' personal information for their own independent marketing purposes.
- The actual information processed depends on the services, configurations, and data flows in use.

6.3 Legal Requirements

- We may disclose information where required by applicable law, a valid legal process, or a competent authority. We may also take necessary action to protect the security of our Services or the rights and safety of individuals where permitted by law.
- We will limit any such disclosure to what is reasonably necessary and legally permitted.

6.4 Business Transfers

- If HowMy or the relevant business assets are involved in a merger, acquisition, restructuring, or transfer, information may need to be handled as part of that transaction, subject to applicable law and appropriate safeguards.

7. Cookies and Similar Technologies

Our website and applications may use cookies, local storage, and similar technologies to maintain signed-in sessions, remember preferences, support application functionality, or measure performance where configured.

You may be able to control cookies through your browser settings. Disabling certain technologies may affect some features.

The specific technologies used depend on the website, application, and configuration.

8. Data Retention

We retain personal information only for as long as reasonably necessary for the purposes described in this Policy, subject to applicable law and legitimate retention requirements.

Retention may depend on the category of information:

- **Account information:** While an account remains active and for an appropriate period afterwards where needed for security, dispute resolution, or legal compliance.
- **Property records and media:** For the period needed to provide the subscribed or requested Services and any additional period reasonably required for service records, disputes, or lawful retention.
- **Payment and transaction records:** For periods required for accounting, tax, financial reconciliation, dispute resolution, or other legal obligations.
- **Messages and support records:** For as long as necessary to respond to requests, maintain relevant service history, resolve disputes, or meet legal requirements.
- **Technical and security records:** For the period reasonably required for security, troubleshooting, service operation, or legal compliance.

We do not state a single fixed retention period for every category of information. Where information is no longer needed, we will take appropriate steps to delete it, anonymise it, or otherwise handle it as permitted by applicable law.

A deletion request does not necessarily require immediate removal of every record. Some information may need to be retained for legal, tax, accounting, security, dispute-resolution, or other lawful purposes. Where retention is required, access and use should be limited to the applicable purpose and period.

9. Account and Personal Data Deletion

You may request deletion of your HowMy account and associated personal information by emailing **support@howmy.co.in**.

Please include your registered mobile number or email address, your name, and sufficient information for us to identify your account. Do not include your password or other login credentials.

We may ask for reasonable information to verify your identity and ensure that the request is authorised.

We will review the request and, subject to applicable law and legitimate retention requirements, delete or anonymise personal information that we no longer need.

Some records may need to be retained for legal, tax, accounting, security, dispute-resolution, fraud-prevention, or ongoing transaction purposes. Where information must be retained, its use should be limited to the applicable purpose.

Deleting an account may affect access to property updates, messages, subscription information, or other Services associated with that account. Please contact support if you need clarification about the consequences for your account or property.

We will respond to deletion requests within the time required by applicable law.

Implementation note: At present, account deletion is requested by email. Before publishing, confirm and implement any in-app deletion option and publicly accessible account-deletion webpage required for your Google Play app. Do not state that these options are available until they actually are.

10. Security

We use reasonable technical and organisational measures intended to protect personal information against unauthorised access, disclosure, alteration, loss, or misuse.

Depending on the system and data involved, measures may include encrypted transmission such as HTTPS, access controls, cloud security configurations, and operational safeguards.

No website, application, transmission method, or storage system can be guaranteed to be completely secure. We cannot guarantee absolute security, but we aim to handle personal information responsibly and take appropriate action when security issues are identified.

If you believe your account or personal information has been compromised, contact support@howmy.co.in promptly.

11. Your Rights and Choices

Subject to applicable law, you may request to:

- Access information associated with your account.
- Correct or update inaccurate personal or property information.
- Request deletion of your account or personal information.
- Withdraw consent where processing is based on consent.
- Stop or limit optional promotional communications.
- Raise a privacy concern or complaint regarding our handling of personal information.

To submit a request, email **support@howmy.co.in** using your registered email address or provide your registered mobile number and sufficient information for us to verify your identity.

We may request additional information where reasonably necessary to verify a request. We will handle requests in accordance with applicable law, including any applicable exceptions or retention obligations.

Nothing in this Policy is intended to remove any non-waivable statutory right.

12. Children's Privacy

The Services are intended for adults who are legally competent to enter into the relevant agreements. Buddies and other service participants must meet the eligibility requirements applicable to their roles.

We do not knowingly seek to collect personal information directly from children in circumstances where such collection is prohibited by applicable law.

If you believe a child has provided personal information to us inappropriately, contact support@howmy.co.in. We will review the matter and take appropriate action in accordance with applicable law.

13. International / Cross-Border Processing

HowMy uses cloud and technology services, including AWS and Firebase/Google services, as configured for the relevant Services. Depending on the provider, service configuration, and processing activity, information may be processed or stored in locations outside your state or country.

We will handle cross-border processing in accordance with applicable law and any restrictions or safeguards that apply to the relevant data and service.

This Policy does not promise that all information is stored exclusively in India.

14. Third-Party Services and Links

The Services may contain links to third-party websites, applications, maps, or services. Those third parties may collect or process information under their own privacy policies and terms.

We do not control the privacy practices of independent third parties. Before providing information directly to a third-party service, please review its applicable privacy information.

15. Changes to this Privacy Policy

We may update this Privacy Policy to reflect changes in our Services, technology, data practices, or legal requirements.

When we make changes, we will update the Effective Date at the beginning of this Policy. Where appropriate or required by law, we may notify users through the website, application, email, SMS, or another available communication channel.

Where a change requires consent or another action under applicable law, we will take the required steps.

16. Contact and Privacy Complaints

For privacy questions, access or correction requests, account-deletion requests, or complaints about personal information, contact:

Service Provider: HowMy, operated by DumGam Solutions
Email: support@howmy.co.in
Phone: +91 9187087065
Address: Bengaluru, Karnataka, India
Support Hours: Monday to Saturday, 9:00 AM–6:00 PM IST

Please describe your request clearly and provide enough information for us to identify the relevant account. Do not send passwords or unnecessary sensitive information by email.

We will review and respond to privacy requests or complaints in accordance with applicable law. If a specific grievance officer or other designated contact is required under applicable law, the relevant details should be published here once formally designated.

This Privacy Policy should be read alongside the actual features, permissions, third-party SDKs, service-provider configurations, advertising practices, and data flows in the deployed website and applications.