

# Kotra Riel – Terms of Use and Privacy Policy

**Effective Date:** 2025

Version: 2.0

These Terms of Use and Privacy Policy (the “Terms”) govern your access to and use of the Kotra Riel mobile application and any related services (the “App” or “Service”), developed by or on behalf of iDE Cambodia, part of iDE Global (“iDE”, “we”, “us”, or “our”).

By downloading, registering for, or using the App, you agree to be bound by these Terms. If you do not agree, do not use the App.

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## 1. Purpose of the App

Kotra Riel is a digital tool designed to support micro-entrepreneurs—especially women—with financial literacy, recordkeeping, and access to economic resources. The App may collect and store user-generated financial data to provide personalized services.

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## 2. Data Ownership and Use

- **User Data:** You retain ownership of the data you input. By using the App, you grant iDE a non-exclusive, royalty-free license to use, store, back up, process, and analyze your data solely for the purpose of delivering and improving the Service.
  - **Aggregated and Anonymized Data:** iDE may generate statistical data from your usage in anonymized form. This data may be used for program evaluation, donor reporting, and development of future tools.
  - **Sensitive Data:** iDE does not sell or share identifiable user data to third parties. Data is only accessed by authorized personnel or contractors bound by confidentiality and data protection agreements.
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## 3. Privacy and Consent

- The App collects personal information such as your name, mobile number, location (if enabled), and financial activity.
- By using the App, you consent to iDE’s data processing practices in accordance with Cambodian law, U.S. donor rules, and international standards (e.g., GDPR principles).

- Users may request data access, correction, or deletion by contacting: [kotrariel@ideglobal.org](mailto:kotrariel@ideglobal.org)
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#### 4. User Obligations

You agree to:

- Keep login credentials confidential and secure.
  - Use the App only for lawful purposes.
  - Refrain from uploading harmful, offensive, or misleading content.
  - Notify iDE of any data breaches or unauthorized access immediately.
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#### 5. iDE's Responsibilities

iDE will:

- Use industry-standard security measures to protect user data.
  - Notify users in the event of a confirmed data breach.
  - Maintain regular system maintenance and backups.
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#### 6. Intellectual Property

All App content, including the source code, interface, and instructional materials, are the property of iDE Global or its licensors. Unauthorized reproduction, reverse engineering, or redistribution is strictly prohibited.

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#### 7. Modifications and Downtime

- iDE may update the App, Terms, or features at any time. Users will be notified of material changes.

- iDE is not liable for any data loss or unavailability due to maintenance, system errors, or force majeure events.

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## 8. Third-Party Services

The App may link to third-party websites or tools. iDE is not responsible for their content, data practices, or legal compliance. Users should review third-party policies independently.

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## 9. Termination

iDE reserves the right to suspend or terminate any account for violation of these Terms or if required by law. Upon termination, user data may be retained for up to 12 months for recovery purposes.

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## 10. Governing Law and Jurisdiction

These Terms are governed by the laws of Cambodia and any applicable international data protection standards. Any dispute shall be resolved by the courts of Phnom Penh, Cambodia.

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## 11. Contact

If you have questions about these Terms, your data, or wish to request support, please contact:

 [kotrariel@ideglobal.org](mailto:kotrariel@ideglobal.org)

 iDE Cambodia, Phnom Penh