

# Card.io Privacy Policy

**Effective Date:** October 7, 2024

Card.io, Inc. ("we", "us", or "our") is committed to protecting and respecting your privacy. This Privacy Policy explains how we collect, use, and disclose information about users ("you") when you use our mobile application (the "Service").

By accessing or using the Service, you agree to the collection and use of your information as described in this Privacy Policy. If you do not agree with our practices, please do not use the Service.

## 1. Information We Collect

We collect the following types of information when you use the Card.io app:

### 1.1. Information You Provide to Us:

- **Account Information:** When you register, we collect your name, email address, and any other details necessary to create your account.
- **Profile Information:** You may provide additional information for your user profile, such as your photo, bio, or team affiliations.
- **Contact Information:** If you contact us, we may collect additional information such as your phone number or social media profiles.

### 1.2. Automatically Collected Information:

- **Usage Data:** We collect information about your interactions with the app, including the areas you travel through, activities logged, routes taken, and time spent using the Service.
- **Device Information:** We collect data about the device you use to access the Service, including hardware model, operating system, app version, and unique device identifiers.
- **Location Data:** With your consent, we collect and store your real-time location while using the app to enable location-based features such as tracking routes and capturing areas.

**1.3. Information from Third-Party Integrations:** If you link third-party accounts like Strava or Garmin to the Card.io app, we may collect and process data from these platforms, such as activity data, routes, and statistics.

## 2. How We Use Your Information

We use the information we collect for the following purposes:

- **To Provide and Improve the Service:** We use your data to track your activities, enable location-based gaming features, and improve the user experience.
- **To Personalize the Experience:** We use your data to customize features, display relevant content, and show leaderboards.

- **To Communicate with You:** We may send you service-related emails, notifications, or promotional messages. You can opt-out of promotional emails at any time.
- **For Analytics:** We analyze app usage to help understand trends, improve our product, and for research purposes.
- **To Ensure Security:** We use your data to monitor and improve the security of the app and protect your account.

### 3. Sharing Your Information

We do not sell or rent your personal information. However, we may share your data in the following circumstances:

- **With Third-Party Service Providers:** We may share your information with third-party vendors and service providers who help us run and maintain the app (e.g., cloud hosting services).
- **With Your Consent:** We may share your data with third parties when you explicitly give consent, such as sharing activities on social media or with other apps.
- **For Legal Reasons:** We may disclose your information if required by law, or if we believe that such action is necessary to comply with legal obligations, protect our rights, or prevent illegal activity.
- **Business Transfers:** If we are involved in a merger, acquisition, or sale of assets, your data may be transferred as part of that transaction.

### 4. Your Data Choices

You have control over your personal information. You may:

- **Access and Update Information:** You can access and update your account information at any time through the app.
- **Delete Your Account:** You can request the deletion of your account by contacting us at [destin@downloadcard.io](mailto:destin@downloadcard.io). Upon deletion, we will remove your data, except for information that must be retained for legal reasons.
- **Opt-Out of Marketing Communications:** You can opt-out of receiving promotional emails by following the unsubscribe instructions included in the emails or contacting us directly.

### 5. Data Security

We take appropriate technical and organizational measures to safeguard your personal data. However, no security measures are perfect, and we cannot guarantee the security of your data during transmission or while stored on our servers. You are responsible for maintaining the security of your account login credentials.

### 6. Children's Privacy

Card.io is not directed at children under the age of 13, and we do not knowingly collect personal information from children under 13. If we discover that we have inadvertently collected information from a child under 13, we will promptly delete it. If you are a parent or

guardian and believe we may have collected data from your child, please contact us at [destin@downloadcard.io](mailto:destin@downloadcard.io).

## **7. Location Information**

The app uses location data to provide location-based features. You may control whether the app collects your real-time location by adjusting your device's settings. However, disabling location services may limit certain functionalities of the app.

## **8. Third-Party Links**

The app may contain links to third-party websites or services. We are not responsible for the privacy practices of these third-party sites, and we encourage you to review their privacy policies before sharing any information with them.

## **9. Data Retention**

We retain your personal information for as long as your account is active or as needed to provide the Service. We may also retain and use your data as necessary to comply with legal obligations, resolve disputes, and enforce our agreements.

## **10. Changes to This Privacy Policy**

We may update this Privacy Policy from time to time to reflect changes in our practices. If we make material changes, we will notify you by email or through the app. Your continued use of the Service after any changes indicates your acceptance of the revised Privacy Policy.

## **11. Contact Us**

If you have any questions or concerns about this Privacy Policy, please contact us at [destin@downloadcard.io](mailto:destin@downloadcard.io).