

RIPPPLE PRIVACY POLICY

1. PURPOSE

This Privacy Policy explains how Rippple (Pty) Ltd ("Rippple," "we," "us") collects, processes, stores, and protects your personal information in compliance with GDPR and POPIA.

2. WHAT WE COLLECT

- Name and email address (from Google/Apple sign-in)
- Unique user token and cryptographic identifiers
- Non-personal information such as device ID, app usage statistics, and limited data used for advertising (through AdMob)

3. WHY WE COLLECT IT

We collect minimal data necessary to:

- Operate and secure your account
- Enable in-app communication and notifications
- Improve user experience
- Serve non-personalized advertisements responsibly through AdMob

4. HOW WE USE DATA

We use collected data only to:

- Operate and maintain your account
- Send in-app notifications
- Inform you of important updates or policy changes
- Serve and measure in-app ads (via AdMob)

We do not sell or rent your personal data.

5. ADVERTISING AND ADMOB

Rippple uses Google AdMob to display ads within the App. AdMob may collect limited non-personal data such as device identifiers, approximate location, and ad interaction data to:

- Deliver and measure ad performance
- Prevent ad fraud and abuse
- Improve ad relevance

Users can control ad personalization through:

- Their Google Account Ad Settings (<https://adssettings.google.com>)
- Device privacy settings (Android/iOS)

Rippple does not access or store this ad-related data directly. All ad services comply with GDPR, POPIA, and Google's AdMob policies.

6. HOW WE PROTECT DATA

All data is encrypted in transit and at rest. Access is restricted to authorized personnel only. We apply industry-standard safeguards against loss, misuse, and unauthorized access.

7. DATA RETENTION

Personal data is retained only for as long as necessary to provide services or comply with legal obligations. Users may request deletion of their data at any time.

8. USER RIGHTS

Under GDPR and POPIA, you have the right to:

- Access your personal data

- Request correction or deletion
- Withdraw consent
- Lodge a complaint with your local data protection authority

9. INTERNATIONAL DATA TRANSFERS

Data may be processed outside your country, but only under equivalent data protection standards.

10. COMMUNICATION POLICY

Rippple will rarely contact users via email. Communication primarily occurs in-app unless legally or technically required.

11. ILLEGAL ACTIVITY

Any illegal activity conducted through Rippple will result in immediate account termination without notice and may be reported to authorities.

12. UPDATES TO THIS POLICY

We may update this policy periodically. Updates will be posted in-app and on our website.

13. CONTACT

For privacy-related inquiries or requests, please contact:
privacy@rippple.app