Privacy Policy – Cincy Rewards, Nky Rewards

Last Updated: March 10, 2026

GrowUed, GrowUsave, LLC's DBA Cincy Rewards, Nky Rewards ("Company," "we," "us," or "our") values your privacy and is committed to protecting your personal information. This Privacy Policy explains how we collect, use, share, and protect information when you use the [App Name] mobile application, website, and related services (collectively, the "App").

By using the App, you consent to the practices described in this Privacy Policy.

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1. Information We Collect

We collect information you provide directly and information collected automatically:

a. Information You Provide

- Account registration information (name, email, phone number, date of birth)
- Visual Identity Verification
- Government Issued Identification
- Payment or banking information for reward redemption
- Referral information you provide
- Customer support communications

b. Information Collected Automatically

- Device information (model, OS version, device ID)
- App usage information (features accessed, time spent, rewards activity)
- IP address and geolocation data
- Cookies and similar tracking technologies

c. Information from Third Parties

- Partner services or platforms for verification, promotions, or reward activity
- Marketing, survey, or affiliate networks

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2. How We Use Your Information

We use information to:

- Provide and improve the App and Rewards Program
- Verify identity, prevent fraud, and ensure program integrity
- Process rewards, transactions, and referrals

- Communicate with you (notifications, updates, offers)
- Analyze usage trends, performance, and engagement
- Comply with legal and regulatory obligations

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3. Legal Basis for Processing (if applicable under U.S. laws)

- Performance of a contract (providing the App and Rewards Program)
- Legitimate business interest (fraud prevention, analytics, program improvement)
- Consent (marketing communications where required)
- Compliance with law (tax reporting, regulatory requirements)

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4. Sharing of Information

We may share information with:

- Service Providers: payment processors, cloud services, analytics, fraud detection
- Business Partners: promotional offers, referral networks
- Legal Authorities: to comply with law, respond to legal process, prevent fraud
- Mergers & Acquisitions: in the event of sale or transfer of assets

We do not sell your personal information.

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5. Data Retention

We retain information only as long as necessary to:

- Operate and improve the App
- Comply with legal obligations
- Resolve disputes
- Enforce agreements

Inactive or deleted accounts may have data removed or anonymized.

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6. User Rights

You may have rights including:

- Accessing or requesting copies of your information
- Correcting or updating information
- Deleting or deactivating your account
- Opting out of marketing communications

To exercise these rights, contact legalprivacy@cincyrewards.com. Verification of identity will be required.

7. Security of Information

We implement reasonable technical, administrative, and physical measures to protect information from unauthorized access, disclosure, alteration, or destruction.

No system is completely secure, and we cannot guarantee absolute security.

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8. Children's Privacy

The App is not intended for children under 13. We do not knowingly collect information from children. If we learn we have collected information from a child under 13, we will delete it promptly.

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9. Cookies and Tracking Technologies

We may use cookies, mobile identifiers, and other tracking technologies to:

- Improve App functionality
- Analyze usage
- Deliver personalized content or offers

You can manage cookies via your device settings.

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10. Third-Party Analytics and Ads

We may use third-party analytics and advertising partners, including:

- Google Analytics
- Mobile ad networks
- Fraud detection services
- Visual Identification Verification
- Bank Verification

These providers may collect device identifiers and usage data. Their use is governed by their privacy policies.

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11. Location Data

We collect approximate or precise location information to:

- Restrict access to users in the U.S.
- Enable location-based offers or promotions
- Enable location-based scanning of receipts
- Enable location-based Account & Bank verification for payments

Location sharing can be disabled in your device settings, but scanning and payment features will not function.

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12. International Users

The App is intended for users in the United States. If you access the App from outside the U.S., your information may be transferred and processed in the U.S., subject to U.S. laws.

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13. Changes to this Privacy Policy

We may update this Privacy Policy periodically. Changes will be posted on the App with a revised “Last Updated” date.
Continued use of the App constitutes acceptance of the updated policy.

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14. Contact Us

For questions about this Privacy Policy or your data rights:

GrowUed, GrowUsave, LLC’s
www.cincyrewards.com
legalprivacy@cincyrewards.com