

Privacy Policy for Earnifi App

Effective Date: Dec 10, 2024

Earnifi: Rent, Early Pay, Cash (“Earnifi,” “we,” “us,” or “our”) is committed to safeguarding your personal information. This Privacy Policy explains how we collect, use, and share your data when you use the Earnifi mobile application (“App”) and related services. By downloading or using the App, you agree to the terms outlined in this policy.

1. Information We Collect

We collect only the minimum information necessary to provide our services while maintaining compliance with Apple App Store requirements.

a. Information You Provide to Us

We collect the following personal data when you register an account or contact support:

- **Account Information:** Full name, email address, phone number, and password.
- **Payment and Transaction Details:** Bank account details (used only for payment processing) and payment amounts related to rent payments, deposits, and wage withdrawals.
- **Support Requests:** Information provided through customer support channels (email, chat, or phone).

b. Information We Collect Automatically

We collect certain information automatically when you use the App:

- **Device Data:** Device type, operating system, app version, device model, and IP address.
- **Usage Data:** App interactions, feature usage, pages visited, and activity timestamps.
- **Transaction Data:** Transaction history related to rent payments, wage advances, and deposits.

c. Information from Third-Party Services

We may collect data from third-party services to facilitate payment processing or service verification:

- **Payment Processors:** To process rent payments and deposits securely.
- **Identity Verification Services:** To verify user accounts as required by law for fraud prevention.

2. How We Use Your Information

We use the personal information we collect solely to deliver and improve our services while maintaining compliance with Apple App Store requirements.

a. Service Delivery

- Processing rent payments, wage advances, and fund transfers.
- Managing rent-sharing features and sending payment reminders.

b. Account Management and Verification

- Creating and maintaining user accounts.
- Verifying user identities for security and fraud prevention.

c. Legal and Compliance Obligations

- Meeting legal and regulatory compliance requirements.
- Responding to subpoenas, court orders, and legal requests as required by law.

d. Customer Support

- Assisting with service-related inquiries and resolving disputes.

e. Service Notifications and Communication

- Sending service-related updates and important notifications.

3. Use of Cookies and Tracking Technologies

Earnifi uses cookies and similar technologies strictly for functional purposes, such as income verification when users log in to third-party systems.

Functional Cookies for Income Verification

These cookies are essential for enabling access to external systems securely and efficiently. They are required to facilitate specific App functionalities, such as verifying income or account status during third-party logins.

Local Processing of Cookies

All cookies and related mechanisms are processed locally on your device and are never transmitted to third parties. Earnifi does not use these cookies for tracking, profiling, or sharing data with any third party.

User Notice and Privacy Link

When users log in to third-party systems via the App, they will see a notice at the bottom of the login screen, clearly stating the use of cookies. This notice will include a link to the full Privacy Policy for additional information.

Important Notice:

- Earnifi does **not** engage in tracking activities.
 - Cookies are not used for advertising purposes, cross-app tracking, or any data collection beyond essential functionality.
 - Because cookies are strictly functional and not used for tracking, the **App Tracking Transparency (ATT) framework** is not applicable to Earnifi.
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4. Sharing Your Information

We do not sell your personal information. However, we may share your data with trusted third-party service providers to provide our services securely and efficiently:

- **Payment Providers:** To process payments and transfers securely.
 - **Identity Verification Services:** For account authentication and fraud prevention.
 - **Legal Authorities:** If required by law to comply with valid legal requests.
 - **Business Transfers:** In the event of a company merger, acquisition, or sale.
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5. Data Security

We take industry-standard measures to protect your personal information, including:

- **Encryption:** Data is encrypted during transfer and at rest.
- **Secure Transactions:** Payments are processed through secure, PCI-compliant payment gateways.
- **Access Controls:** Limited staff access based on business need-to-know.

However, no method of online data transmission is 100% secure. By using the App, you accept the risks associated with internet-based services.

6. Data Retention

Your data is retained only as long as necessary to provide services, meet legal obligations, and resolve disputes. When no longer required, data is securely deleted or anonymized.

7. Your Privacy Rights

Depending on your jurisdiction, you may have the following privacy rights:

- **Access and Correction:** Request access to your personal information or correct inaccurate data.
- **Data Deletion:** Request deletion of personal information, subject to legal and service obligations.

To exercise these rights, contact us at support@earnifi.com.

8. Children's Privacy

The Earnifi App is intended for individuals aged 18 and older. We do not knowingly collect data from individuals under 18. If we discover such data has been collected, it will be deleted immediately.

9. Changes to This Privacy Policy

We may update this policy periodically. Users will be notified of significant changes via in-app notifications or email.

10. Contact Us

For any questions or concerns about this Privacy Policy, contact us at:

- **Support Email:** support@earnifi.com
- **Website:** www.earnifi.com

By using Earnifi, you confirm that you have read, understood, and agreed to this Privacy Policy.

