

PRIVACY POLICY

Effective from November 16, 2025

This Privacy Policy describes our Company's (**OYAONEMORE**) policies and procedures on the collection, use and disclosure of your information when you use this Application and tells you about your privacy rights and the law that protects you.

We use your personal data to provide and improve application. By using this Application, you agree to the collection and use of information in accordance with this Privacy Policy.

DATA WE COLLECT

Personal Data

While using this Application, we may ask you to provide us with certain personal information that can be used to contact or identify you. Personally identifiable this may include, but is not limited to:

- First and Last name
- Email Address
- Age
- Phone number
- Address, State, Province, ZIP/Postal code, City
- Usage Data

Usage Data

Usage Data is collected automatically when using the Application and may include information such as your Device's Internet Protocol (IP) address, browser type, browser version, the pages of our Application that you visit, the time, date and duration of your visit, unique device identifiers and other diagnostic data.

When you access the Application by or through a mobile device, we may collect certain information automatically, including, but not limited to, the type of mobile device you use, your mobile device's unique ID, the Internet Protocol (IP) address of your mobile device, your mobile operating system, the type of mobile Internet browser you use, unique device identifiers and other diagnostic data.

We may also collect information that your browser sends whenever you visit the Application or when you access Application by or through a mobile device.

Information Collected while Using the Application

While using our Application, in order to provide features of our Application, We may collect, with your prior permission:

Information regarding your location
Other information...

We use this information to provide features for the Application, to improve and customize our service. The information may be uploaded to the Company's servers and/or Application provider's server or it may be simply stored on your device.

You can enable or disable access to this information at any time, through your device settings.

USE OF PERSONAL DATA

The Company may use Personal Data for the following purposes:

- **To provide and maintain Application,** including to monitor the usage of Application.
- **To manage your Account:** to manage your registration as a user of application. The Personal Data you provide can give you access to different functionality of application that are available to you as a registered user.
- **For the performance of a contract:** the development, compliance and undertaking of the purchase contract for the products, items or Application you have purchased or of any other contract with us through the Application.
- **To contact you:** To contact you by email, telephone calls, SMS, or other equivalent forms of electronic communication, such as a Mobile Application's push notifications regarding updates or informative communications related to the functionality, products or contracted application, including the security updates, when necessary or reasonable for their implementation.
- **To provide you** with news, special offers, and general information about other services, applications and events which we offer that are similar to those that you have already purchased or inquired about unless you have opted not to receive such information.
- **To manage your requests:** To attend and manage your requests to us.
- **For business transfers:** We may use your information to evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal data held by us about Application users is among the assets transferred.
- **For other purposes:** We may use your information for other purposes, such as data analysis, identifying usage trends, determining the effectiveness of our promotional campaigns and to evaluate and improve the Application, products, services, marketing and your experience.

We may share your personal information in the following situations:

- **With Service Providers:** We may share your personal information with Service Providers to monitor and analyze the use of Application and to contact you.
- **For business transfers:** We may share or transfer your personal information in connection with, or during negotiations of, any merger, sale of Company assets, financing, or acquisition of all or a portion of our business to another company.
- **With Affiliates:** We may share your information with our affiliates, in which case we will require those affiliates to honor this Privacy Policy. Affiliates include our parent company (NIBCARD GAMES) and any other subsidiaries, joint venture partners or other Companies that we control or that are under common control with Us.

- **With business partners:** We may share your information with our business partners to offer you certain products, applications or promotions.
- **With other users:** when you share personal information or otherwise interact in the public areas with other users, such information may be viewed by all users and may be publicly distributed outside.
- **With your consent:** We may disclose your personal information for any other purpose with your consent.

RETENTION OF YOUR PERSONAL DATA

The Company will retain your personal data only for as long as is necessary for the purposes set out in this Privacy Policy. We will retain and use your Personal Data to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes, and enforce our legal agreements and policies.

The Company will also retain Usage Data for internal analysis purposes. Usage Data is generally retained for a shorter period of time, except when this data is used to strengthen the security or to improve the functionality of application, or we are legally obligated to retain this data for longer periods.

TRANSFER OF YOUR PERSONAL DATA

Your information, including Personal Data, is processed at the Company's operating offices (in Nigeria) and in any other places where the parties involved in the processing are located. It means that this information may be transferred to and maintained on servers located outside of your State, Province, Country or other governmental jurisdiction where the data protection laws may differ from those from your jurisdiction.

Consent to this Privacy Policy followed by your submission of such information represents your agreement to that transfer.

The Company will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Policy and no transfer of your Personal Data will take place to an organization or a country unless there are adequate controls in place including the security of your data and other personal information.

DATA DELETION

You have the right to delete or request that we assist in deleting the Personal Data that collected from you. You may have the ability to delete certain information about you within application. You may update, amend, or delete your information at any time by signing in to your Account if you have one, and visit the account settings section that allows you to manage your personal information. you may also contact us to request access to, correct, or delete any personal information that you have provided to us.

Note however, that we may need to retain certain information when we have a legal obligation or lawful basis to do so.

DISCLOSURE OF PERSONAL DATA

Business Transactions

Where the Company is involved in a merger, acquisition or asset sale, your personal data may be transferred. We will provide a notice before your personal data is transferred and becomes subject to a different Privacy Policy.

Law enforcement

Under certain circumstances, the Company may be required to disclose your personal data by law or in response to valid requests by public authorities (e.g. a court or law enforcement government agencies).

Other legal requirements

The Company may disclose your personal data in the good faith and in compliance where such action is necessary to:

- Comply with a legal obligation.
- Protect and defend the rights or property of the Company.
- Prevent or investigate possible wrongdoing in connection with Application.
- Protect the personal safety of users of Application or the public.
- Protect against legal liability.

MORE DETAILS ON PROCESSING PERSONAL DATA

The security of your Personal Data is important to us and while we strive to use commercially reasonable means to protect your personal data, we cannot guarantee its absolute security as no method of transferring data through the internet and electronic storage is completely fail proof.

The Service Providers we use may have access to your personal data. These third-party vendors collect, store, use, process and transfer information about your activity on the Application in accordance with their Privacy Policies.

We also use third-party Service Providers to maintain and improve application.

CHILDREN'S DATA COLLECTION AND PRIVACY

We have in place Policies on Children's privacy for persons under the age of 13 who specify upon sign in that they are below such age as we do not knowingly collect personal identifiable information from them without the consent of their Parent or Guardian. Please visit our parental consent policy for requirements...

CHANGES TO THIS PRIVACY POLICY

We may update our Privacy Policy from time to time. We will notify you of any changes by posting the update on this page.

You will be contacted via email and/or a prominent notice on this Application, prior to the change becoming effective and update the "Effective" date at the top of this Privacy Policy.

Kindly review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective once they are updated and posted on this page.

CONTACT US

If you have any questions about this Privacy Policy, you can contact us:

- By email: nibcardng@gmail.com or via the in-app support

USER INFORMATION ON ANALYTICS & TRACKING

1. OVERVIEW

We use analytics and tracking tools to understand how you interact with our services, improve functionality, and personalize your experience. This section explains what data we collect, why we collect it, and how you can control it.

2. DATA COLLECTED

- Device information: model, OS version, unique identifiers (e.g., Advertising ID, Instance ID).
- Usage data: pages visited, features used, session length, timestamps.
- Location data: approximate location derived from IP address or GPS (if you enable location services).
- Technical data: IP address, browser type, crash logs, and error reports.

3. PURPOSE OF COLLECTION

- Performance analysis: identify slow pages or features and optimize them.
- User behavior insights: understand navigation patterns and feature popularity.
- Personalization: tailor content and recommendations based on usage trends.
- Security: detect and respond to fraudulent or abusive activity.

4. THIRD PARTY TOOLS

We partner with the following providers to power our analytics and tracking:

Google Analytics – collects and processes data according to Google’s privacy policy.

Firebase Analytics – provides app-level event tracking.

These services may store data in accordance with their own privacy statements; see here policies.google.com.

5. USER CHOICES AND CONTROL

- Opt-out: you can disable tracking through your device settings (e.g., “Limit Ad Tracking” on iOS, “Opt out of interest-based ads” on Android) or by adjusting browser privacy preferences.
- Deletion: contact us to request deletion of your personal data associated with analytics.
- Settings: our app/settings page includes a toggle to enable or disable analytics collection.

6. DATA RETENTION

Raw analytics data is retained for up to 60 days. Aggregated, non-personally identifiable reports may be kept indefinitely for trend analysis.

CONTACT US

If you have questions about our analytics practices, you can contact us:

- By email: nibcardng@gmail.com or via the in-app support.

FIREBASE ANALYTICS

1. INTRODUCTION

This Privacy Policy explains how we collect, use, and disclose information when you interact with our app/service that integrates Firebase Analytics, a service provided by Google Inc. (**Google**). By using the **OYAONEMORE** app, you consent to the collection and use of data as described below.

2. DATA COLLECTION

Firebase Analytics automatically collects the following information:

- Device information: device model, operating system, unique device identifiers (e.g., Advertising ID, Instance ID).
- Usage information: events, screen views, session duration, and other interaction data.
- Location information: approximate location based on IP address or GPS, if you have enabled location services.
- Technical data: IP address, crash logs, and diagnostic information.

All data is transmitted to Google's servers and stored in accordance with Google's privacy practices; see here *policies.Google.com*.

3. PURPOSE OF USE

We use Firebase Analytics to:

- Understand user behavior and improve app performance.
- Analyze demographics and usage patterns.
- Detect, prevent, and address technical issues or fraud.

4. DATA SHARING

Google may share aggregated, non-personally identifiable information with third parties for analytics and advertising purposes. We do not sell your personal data to third parties.

5. DATA RETENTION

Google retains raw event data for up to 60 days. Aggregated reports are kept for as long as necessary to fulfill the purposes outlined above.

6. SECURITY

We implement reasonable technical and administrative safeguards to protect data transmitted to Google. While Google employs industry-standard security measures, no method of transmission over the internet is 100 % secure.

7. USER RIGHTS

Depending on your jurisdiction, you may have the right to:

- Access or request deletion of your data.
- Opt-out of certain data collection (e.g., by disabling Advertising ID or using the “Disable Analytics” setting in the app).

To exercise these rights, contact us at the address below.

8. CHANGES TO THIS POLICY

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FIREBASE CRASHLYTICS

1. INTRODUCTION

This Privacy Policy explains how we collect, use, and disclose information when you use our app that integrates Firebase Crashlytics, a service provided by Google LLC (“Google”). By using the app, you consent to the data practices described below.

2. DATA COLLECTION

Firebase Crashlytics automatically collects the following information when a crash occurs:

- Device information: model, OS version, hardware identifiers (e.g., Advertising ID, Instance ID).
- App information: app version, package name, build number.
- Crash details: stack trace, error code, timestamp, and relevant log messages.
- Network information: IP address (used only for routing and diagnostics).

All data is transmitted to Google's servers and stored in accordance with Google's privacy practices; *see here (policies.Google.com).*

3. PURPOSE OF USE

We use Crashlytics data to:

- Identify, diagnose, and fix bugs and performance issues.
- Monitor app stability and improve overall user experience.
- Generate aggregated statistics about crashes and usage.

4. DATA SHARING

Google may share aggregated, non-personally identifiable information with third parties for analytics and product improvement purposes. We do not sell personally identifiable information to third parties.

5. DATA RETENTION

Crash reports are retained for up to 90 days. Aggregated statistics may be kept for a longer period as needed for reporting and analysis.

6. SECURITY

We employ industry-standard technical and administrative safeguards to protect data transmitted to Google. While Google implements robust security measures, no transmission over the internet can be guaranteed 100 % secure.

7. USER RIGHTS

Depending on your jurisdiction, you may have the right to:

- Access or request deletion of your data.
- Opt-out of Crashlytics collection (e.g., by disabling the SDK in the app).

To exercise these rights, contact us at the address below.

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