# PERKS

## Privacy Policy

Effective 29 September 2026 · Operated by PERKS · Contact: perk.headquarters@gmail.com

This is the full Privacy Policy for both PERKS Wallet and PERKS Business.

### 1. Who this policy covers

This Privacy Policy explains how PERKS collects, uses, stores, shares and protects personal data across the PERKS Wallet (for customers) and PERKS Business (for merchants, owners, managers and staff), together the "Services". By creating an account or using the Services you agree to the practices described here.

PERKS is operated as a digital loyalty-card platform connecting merchants and their customers. Merchant data infrastructure is hosted on Supabase, with the primary database region located in Mumbai, India (ap-south-1).

### 2. Data we collect

**Customer (Wallet) accounts.** Full name, phone number, email address (via Google sign-in), profile photo, and an authentication identifier. If you sign in with a passkey (Face ID, Touch ID, device PIN or a security key), the biometric or PIN check happens on your own device — PERKS never receives or stores your fingerprint, face data or device passcode, only a cryptographic public key used to verify sign-in.

**Loyalty activity.** Which merchants you have joined, your stamp counts, reward redemptions, review text and star ratings you submit, and the timing of these events.

**Device and interaction data.** When you use Audio Tap, PERKS' code briefly uses your device microphone to detect a short tone sequence in real time; PERKS does not record or store audio, only the resulting numeric code and its outcome. When you scan a QR code, camera access is used locally on your device to read the code; PERKS does not access your camera roll or store camera frames.

**Merchant (Business) accounts.** Business name, category, legal name, GST number, registered address, support contact details, website, staff names, roles and email/phone where provided, and a securely hashed PIN for each staff member (PINs are never stored or logged in plain text).

**Support and communications.** Messages you send us, and records of related correspondence.

**Technical data.** Session tokens, IP address, browser/device type, and basic diagnostic logs used to keep the Services secure and working.

### 3. How we use data

- To create and operate your account and loyalty cards.
- To operate stamp, reward, review and redemption features, including anti-fraud checks such as preventing the same code from being redeemed twice.
- To let a merchant's staff verify and serve their own customers — a staff member only ever sees customers and activity belonging to their own business.
- To send service-related notifications (for example, a stamp or reward confirmation).
- To maintain security, investigate abuse, and enforce our Terms.
- To comply with legal obligations, including tax and accounting requirements for merchant subscription billing.
- To improve reliability and fix defects, using aggregated or de-identified data where practical.

### 4. Legal basis and your consent

Where the Digital Personal Data Protection Act, 2023 (DPDP Act) applies, PERKS processes personal data on the basis of your consent (for example, when you create an account or submit a review) or for specified legitimate uses such as fraud prevention and security. You may withdraw consent at any time by closing your account, though this may mean you can no longer use certain features.

## 5. Who we share data with

We do not sell personal data. We share data only as needed to run the Services:

- **The merchant you interact with** — your name, contact reference, and loyalty activity at that specific business, so their staff can serve you.
- **Infrastructure providers** — Supabase (database, authentication and file storage, hosted in India) and hosting/CDN providers, under contracts requiring them to protect your data.
- **Authentication providers** — Google, if you choose to sign in with Google.
- **Payment processors** — for merchant subscription billing, payment details are handled directly by our payment processor and are not stored on PERKS' own servers.
- **Legal and safety** — where required by law, court order, or to protect the rights, property or safety of PERKS, our users, or the public.

## 6. Data retention

We retain personal data for as long as your account is active and as needed to provide the Services. Loyalty and transaction records may be retained for a longer period to meet accounting, tax and dispute-resolution obligations, typically up to 7 years for financial records, after which they are deleted or anonymised. You may request earlier deletion under Section 8, subject to these legal retention needs.

## 7. Security

We use industry-standard safeguards, including encrypted connections (HTTPS/TLS), row-level access control so that one merchant's data is never visible to another, hashed (never plain-text) storage of staff PINs, and server-side validation of every loyalty transaction. No system is perfectly secure, and we encourage you to use a strong, unique password or passkey and to report any suspected unauthorised access immediately.

## 8. Your rights

Subject to applicable law, including the DPDP Act, you may:

- Request access to the personal data we hold about you.
- Request correction of inaccurate or incomplete data.
- Request erasure of your data, subject to legal retention requirements described in Section 6.
- Withdraw consent and close your account at any time from the Profile section of the Wallet, or by contacting us.
- Nominate another individual to exercise these rights on your behalf in the event of death or incapacity, where applicable law provides for this.
- Lodge a grievance with us (Section 10) and, if unresolved, with the applicable data protection authority.

## 9. Children's data

The Services are not directed at children under the age of 18. We do not knowingly collect personal data from children. If you believe a child has provided us with personal data, please contact us so we can remove it.

## 10. Grievance officer and contact

For any privacy question, request, or grievance, contact us at **perk.headquarters@gmail.com**. We aim to acknowledge grievances within 7 days and resolve them within 30 days, consistent with applicable law. PERKS will designate a named Grievance Officer as required under Indian law prior to production launch; until then, the contact above serves this function.

## 11. International users

The Services are designed primarily for use in India, and merchant data is hosted in an India-based data region. If you access the Services from outside India, you do so on the understanding that your data will be processed in India.

## 12. Changes to this policy

We may update this Privacy Policy from time to time. Material changes will be highlighted in-app or by email where we have your contact details. Continued use of the Services after a change takes effect constitutes acceptance of the revised policy.

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*This document is a practical, product-accurate policy drafted to reflect how PERKS actually works today. It is provided for operational and informational purposes and is not a substitute for legal advice. It should be reviewed and adapted by qualified Indian legal counsel — with reference to the Digital Personal Data Protection Act, 2023, the Information Technology Act, 2000 and its rules, and any sector-specific requirements — before being relied upon as a final, binding legal document.*