

PRIVACY POLICY

Effective Date: July 8, 2026

131 Continental Dr, Suite 305, Newark, DE 19713, USA

NexVoid, Inc. ("NexVoid," "we," "us," or "our"), a corporation organized under the laws of the State of Delaware, operates the NEX+ mobile application and related services (collectively, the "Platform"). This Privacy Policy explains what personal information we collect, how we use it, who we share it with, and the rights available to you as a Customer or Merchant.

By creating an account, downloading the application, or accessing the Platform, you agree to the data practices described in this Privacy Policy. If you do not agree, please do not use the Platform.

1. DEFINITIONS

For the purposes of this Privacy Policy, the following terms have the meanings set out below:

"Personal Information" means any information that identifies, relates to, or could reasonably be linked to a specific individual or household.

"Customer" means an individual who uses the NEX+ application to earn and redeem loyalty points at participating Merchants.

"Merchant" means a business entity that uses the NEX+ Platform to offer loyalty programmes and accept payments.

"Platform" means the NEX+ mobile application, related APIs, and all associated services operated by NexVoid, Inc.

"Alliance Event" means a joint promotional campaign created by two or more participating Merchants on the Platform.

"Card Identifier" means a non-reversible identifier generated by our payment processor that represents a payment card without exposing actual card numbers, used to recognise returning customers for loyalty purposes.

2. INFORMATION WE COLLECT

The information we collect depends on how you interact with the Platform. We collect only what is necessary to provide our services.

2.1 Information You Provide

Account Information. When you register, we collect your name, email address or phone number, date of birth, and country. If you sign in using Apple Sign In or Google Sign In, we receive your name and email address from those services.

Merchant Business Information. When Merchants connect their business to NEX+, we receive and store their verified business name, business address, industry category, and account status from our payment processor. We do not store bank account numbers or tax identification numbers.

2.2 Information Collected Automatically

Card Identifiers. To enable automatic customer recognition at checkout, our payment processor generates a Card Identifier linked to your payment card. We store this identifier — not your card number — to accumulate loyalty points without any action required from you.

Transaction Data. When a payment is made at a participating Merchant, we receive the transaction amount, date, Merchant identity, and payment method type. This data is used to calculate your loyalty points.

Usage and Diagnostic Data. We collect information about how you interact with the Platform and any errors that occur, to maintain and improve service reliability. Where possible, this data is anonymised before analysis.

2.3 Device Permissions

Camera and Photo Library. Requested only when you scan a QR code to earn points, or when you upload a profile photo or business image.

Face ID / Touch ID. Users may elect to utilize native device-based biometric protocols (e.g., Face ID, Touch ID) to lock or unlock the Platform interface. This verification sequence is executed entirely on-device by your native iOS framework. NexVoid, Inc. does not access, collect, capture, receive, lease, trade, store, or transmit any biometric identifiers or biometric information (as those terms are defined under the Illinois Biometric Information Privacy Act, 740 ILCS 14/1, et seq., or any similar state privacy statutes). The Company maintains a strict zero-retention and immediate-destruction operational default for biometric data.

NFC/Bluetooth. Required for Merchant accounts to enable contactless payment acceptance via Tap to Pay on iPhone. We do not collect, store, or track personal data or location telemetry through these hardware permissions.

Push Notifications. With your permission, we send notifications for points earned, rewards available, and account alerts. You may manage this in your iOS Settings at any time.

3. HOW WE USE YOUR INFORMATION

We use personal information only for the following purposes:

Loyalty Points. To calculate, record, and display loyalty points earned through purchases at participating Merchants.

Automatic Customer Recognition. To recognise you at checkout using your linked payment card, enabling points to accumulate automatically. This is the core function of the NEX+ Platform.

Auto-Redeem. Where you have enabled Auto-Redeem, to automatically apply your best available reward at checkout. You may enable or disable this at any time in the app.

Alliance Events. To track points earned during Alliance Events in a separate pool and enable cross-merchant reward redemption.

Merchant Operations. To enable Merchants to accept payments, manage loyalty programmes, and access business analytics.

Account Communications. To send verification codes, transaction confirmations, points notifications, and receipt emails.

Marketing. To send promotional messages only with your explicit consent. You may opt out at any time.

Fraud Prevention. To detect and prevent unauthorised activity and protect the integrity of the Platform.

Legal Compliance. To comply with applicable laws, including tax reporting obligations.

Platform Improvement. To understand usage patterns and improve performance and features.

4. HOW WE SHARE YOUR INFORMATION

4.1 Service Providers

We share personal information with the following service providers who process data on our behalf. All providers are bound by data processing agreements and may not use your data for their own purposes:

Stripe, Inc. Payment processing, card identifier generation, identity verification, and Tap to Pay on iPhone. Stripe processes payment card data directly as a PCI DSS Level 1 certified provider.

Twilio, Inc. Delivery of SMS one-time passwords for account verification. Twilio receives your phone number solely to send verification messages.

Resend. Delivery of transactional emails, including verification codes, receipt emails, and account notifications.

Apple Inc. Apple Sign In and Tap to Pay on iPhone payment framework.

Google LLC. Google Sign In authentication.

4.2 Cross-Merchant Loyalty Data

To operate the NEX+ loyalty system, we share limited data between participating Merchants:

- Card Identifiers, to recognise returning customers across participating Merchants
- Points balances and transaction amounts relevant to the specific Merchant
- During Alliance Events: event-related transaction data between Alliance member Merchants, as authorised by each Merchant upon agreeing to Alliance Event Terms & Conditions

We do not share full card numbers, identity documents, or customer contact information between Merchants.

4.3 Business Transfers

In the event of a merger, acquisition, or sale of assets, your information may be transferred to the successor entity, subject to continued adherence to this Privacy Policy. We will provide notice before any such transfer occurs.

4.4 Legal Requirements

We may disclose your information where required by law, court order, or government authority, or where necessary to protect the rights, property, or safety of NexVoid, our users, or the public.

4.5 No Sale of Personal Information

We do not sell, rent, or trade your personal information to any third party for advertising or marketing purposes.

5. DATA RETENTION

Active Accounts. We retain your personal information for as long as your account is active.

Account Deletion. When you delete your account, your data enters a 30-day recovery period. After 30 days, your personal data is permanently deleted, subject to the exceptions below.

Financial Records. Transaction records are retained for 7 years as required by U.S. federal tax law (26 U.S.C. § 6001).

Alliance Event Data. Points earned during Alliance Events expire at the end of the Event Period. Redeemed vouchers remain valid for 30 days after the Event Period ends.

Points Expiry. Loyalty points may expire under rules configured by each Merchant. You will receive a notification before expiry.

Legal Holds. We may retain certain information longer where required by law or ongoing legal proceedings.

6. DATA SECURITY

We implement appropriate technical and organisational measures to protect your personal information, including:

- Encryption of sensitive data at rest and in transit using industry-standard protocols
- Payment card data processed exclusively by our PCI DSS Level 1 certified payment processor — NEX+ does not store card numbers
- Biometric data managed entirely on-device by iOS — NexVoid has no access to biometric data
- Restricted access to production systems, limited to authorised personnel

No electronic system is 100% secure. In the event of a data breach affecting your rights, we will notify you and relevant authorities within the timeframes required by applicable law.

7. YOUR RIGHTS AND CHOICES

7.1 General Rights

Access and Correction. You may view and update your account information within the app or by contacting legal@nex-void.com.

Account Deletion. You may delete your account through the app at any time.

Auto-Redeem. You may enable or disable Auto-Redeem at any time in your account settings.

Push Notifications. You may manage notifications in your iOS Settings.

Camera and Location. You may manage these permissions in your iOS Settings at any time.

7.2 California Residents — CCPA/CPRA Rights

If you are a California resident, you have the following rights under the California Consumer Privacy Act, as amended by the California Privacy Rights Act:

- Right to Know: the categories of personal information collected, the purposes of use, and third parties with whom data is shared
- Right to Delete: to request deletion of your personal information, subject to legal exceptions
- Right to Correct: to request correction of inaccurate personal information
- Right to Opt-Out: we do not sell or share personal information for cross-context behavioural advertising
- Right to Non-Discrimination: we will not discriminate against you for exercising your rights

To exercise your California rights, contact legal@nex-void.com. We will respond within 45 days as required by law.

7.3 EEA, UK and Swiss Residents — GDPR Rights

If you are located in the European Economic Area, the United Kingdom, or Switzerland, you have the following rights under GDPR and applicable local law:

- Right of access to your personal data
- Right to rectification of inaccurate data
- Right to erasure, subject to legal retention obligations
- Right to restriction of processing
- Right to data portability
- Right to object to processing
- Right to withdraw consent at any time

Our legal bases for processing are: performance of a contract (to provide services), legitimate interests (fraud prevention and improvement), and consent (marketing).

To exercise your GDPR rights or lodge a complaint, contact legal@nex-void.com. You also have the right to contact your local data protection authority.

8. INTERNATIONAL DATA TRANSFERS

NexVoid is based in the United States. If you access NEX+ from outside the United States, your information may be transferred to, stored, and processed in the United States, where data protection laws may differ from your jurisdiction.

For transfers from the EEA, UK, or Switzerland, we use Standard Contractual Clauses approved by the European Commission or other lawful transfer mechanisms.

9. CHILDREN'S PRIVACY

NEX+ is intended for users aged 18 and above. We do not knowingly collect personal information from anyone under 18. Accounts found to belong to minors will be immediately suspended and deleted. If you believe we have collected information from a minor, contact us at legal@nex-void.com.

10. THIRD-PARTY SERVICES

The Platform may link to third-party websites or services. We are not responsible for the privacy practices of those third parties. We encourage you to review their privacy policies before sharing any information.

11. CHANGES TO THIS POLICY

We may update this Privacy Policy from time to time. When we make material changes, we will notify you by push notification or email at least 14 days before the changes take effect. The current version is always available within the app.

Your continued use of NEX+ after the effective date constitutes acceptance of the updated policy.

12. CONTACT US

For privacy questions, data requests, or complaints:

NexVoid, Inc.

Privacy & Legal: legal@nex-void.com

General Support: support@nex-void.com

131 Continental Dr, Suite 305, Newark, DE 19713, USA

We will respond to all privacy inquiries within 30 days.