

# Privacy Policy

Effective: December 1, 2025

Welcome to Congratz (the “App”)! In order to provide you a personalized experience and improve our services, we at aiCard, Inc. (“Company,” “we,” “us,” or “our”) need to process some of your personal information. This Privacy Policy explains how we collect, use, disclose, and protect your data when you use our App. By using the App, you agree to the collection and use of information in accordance with this Policy.

## 1. Information We Collect

### *Personal Data*

While using our App, we ask you to provide us with your phone number to identify and contact you.

### *Usage Data*

When you use our App, we also automatically collect information about what services you have used and how you have used them. Usage data may include information such as your device's IP address, the pages of our App that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data.

### *Data Collected with Your Permission*

In order to provide features of our App, we may collect information from your device's phone book, camera, photos and microphone with your prior permission. You can enable or disable access to this information at any time, through your device settings.

## 2. How We Use Your Information

We use your personal information for the following purposes:

- To provide, personalize and improve our App.
- To manage your user account.
- To communicate with you about your account or support requests.
- To provide you with news and updates about our services.
- To maintain security and prevent fraud.
- To comply with legal obligations.

### **3. How We Share Your Information**

We may share your personal information in the following situations:

- With service providers who help us process your payments, monitor and analyze the use of our App, and protect our services.
- With business and integrated partners.
- With our affiliates.
- During business transfers such as merger, acquisition, financing, or sale of our assets.

### **4. How Long We Keep Your Information**

We keep your personal information for as long as necessary to provide the App, maintain your account, comply with legal obligations, resolve disputes, and enforce agreements and policies.

### **5. Security**

The security of your personal data is important to us. We use reasonable technical safeguards to protect it, but remember that no method of transmission over the Internet or of electronic storage is 100% secure.

### **6. Your Privacy Rights**

We believe that our users should be in control of their personal information. You have the right to:

- Access and update your personal information.
- Delete your personal information (subject to exceptions, such as legal obligations, fraud detection, security issues, or investigations of Terms of Use violations).
- Opt out of our messages sent by SMS (by contacting us at [support@congratz.io](mailto:support@congratz.io)).

## **7. Privacy Rights of California Residents**

If you reside in California, you have the right to:

- Know what personal information we collect and from which sources.
- Know who we share your information with.
- Delete information we have collected (subject to exceptions, such as legal obligations, fraud detection, security issues, or investigations of Terms of Use violations).
- Correct inaccurate information.
- Limit the use and disclosure of your sensitive personal information.
- Opt-out of sale or sharing your information. (Although we do not sell your data or share it with third parties for context advertising.)
- Non-discrimination for exercising your privacy rights.

To exercise these rights, call us at 1-321-784-8333 or submit a request at <https://www.sunrise.bank/contact-us>.

Residents of other U.S. states may have similar rights under their state law and can contact us to exercise them as well.

Please note that we will need to verify your identity before fulfilling your request.

## **8. Our Audience**

This Policy applies to users in the United States who are 18 years or older.

We do not knowingly provide services to children under 18. If we become aware that we have collected personal data from anyone under the age of 18, we take steps to remove that information from our servers.

## **9. Changes to This Policy**

We may update our Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy on our website and in the App, and updating the “Effective” date at the top.

## **10. Contact Us**

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

- By filling out this online form: <https://www.sunrise.bank/contact-us>
- By phone number: 1-321-784-8333
- By mail: 500 Capitol Mall Suite 2350, Sacramento, CA 95814