Privacy policy

LAST UPDATED SEPTEMBER 3, 2026

Odynn Corp ("Odynn Corp", "Odynn", "we", "our" or "us") respects your privacy and is committed to protecting it through our compliance with this privacy policy. This privacy policy explains our policies and procedures regarding the collection, use, disclosure, and security of certain information that we receive, with a focus on information that would be considered "personal information," including information by which you may be personally identified. It is our sincere hope that by explaining our practices for handling information, we will develop a trusting and long-lasting relationship with you.

Odynn provides services that enable you to maximize the efficacy of the use of your credit cards, including when and where to use the correct credit cards to maximize earning potential and the optimal way to use your points and miles for travel. (as modified from time to time, collectively, the "Odynn Services").

Please note that by accessing and using the Odynn Services, downloading, accessing or using Odynn's mobile application (the "Mobile App"), http://www.odynn.com (the "Site"), and the various other related services, premium and other features, functions, software, applications and websites (together with Odynn Services, the Site and the Mobile App, collectively the "Services"), you are accepting the practices described in this privacy policy. This privacy policy is incorporated by reference into the Terms of Service that govern your use of Services and the other Odynn Services (the "Terms").

This policy describes the types of information we may collect from you or that you may provide when you access or use the Odynn Services, the Mobile App, the Site and the other Services and our practices for collecting, using, maintaining, protecting and disclosing that information.

This policy applies to information we collect or may collect:

- In registering and creating an account to access and use the Odynn Services.
- In accessing and using the Mobile App.

- In accessing and using the Odynn Services.
- In accessing and using the Site and the other Services.
- In e-mail, text and other electronic messages sent through or use of the Site and the other Services.
- When you interact with Odynn.
- Through services provided to us or you by our third-party companies, agents or contractors.

It does not apply to information collected by:

- Us offline or through any other means, including on any other website operated by Odynn or any third party; or
- Our Service Providers (as defined below) and other third parties that provide us or you with certain services.
- Any third party, including through any application or content (including advertising) that may be accessible from or on the Site or any of the other Services.

Please read this policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your only choice is not to access or use the Odynn Services, the Mobile App or any of the other Services. By accessing or using any of the Odynn Services, the Mobile App or any of the other Services, you agree to this privacy policy. This policy may change from time to time. Your continued use of Odynn Services, the Mobile App, the Site and/or any of the other Services, after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

Minors Under the Age of 18

None of the Odynn Services are intended for minors under 18 years of age. No one under age 13 may provide any information on or through the Odynn Services, the Site or the other Services. We do not knowingly collect personal information from children under 13. If you are under 13, do not use or provide any information on or through any of the Odynn Services or any of its features or register on the Site use any of the interactive or public comment features of any of the Odynn Services or provide any information about yourself to us, including your name, address, telephone number, e-mail address or any screen name or user name you may use. If we learn we have collected or received personal information from a

child under 13 without verification of parental consent, we will delete that information. If you believe that we might have any information from or about a child under 13, please contact us at support@odynn.com.

Information We Collect About You and How We Collect It

We collect or may collect several types of information from and about you and other users of the Site and the other Services, ("personal information") including:

- Information by which you may be personally identified, such as:
    - First Name
    - Last Name
    - Email
    - Phone number
    - Credit Card type
    - Loyalty Program Password
    - Loyalty Numbers
    - Loyalty Status
- Financial and billing information, including credit card information;
- Information regarding your purchases;
- Analytics information;
- Information that is about you but individually does not identify you, such as IP address and date and time of visit;
- Mobile analytics to better understand the functionality of our Mobile App on your mobile device, including the events that occur within the Mobile App, aggregated usage, performance data, and where the application was downloaded from;
- Usage details and information;
- Device, internet and mobile information such as the hardware model, operating system version, unique device identifiers, browser type, language, wireless network, and mobile network information (including the mobile phone number);
    - Geo-location information when you specifically opt-in and use the Odynn Services and the Mobile App (some services may not be available without geo-location services);
- When you report a problem with Odynn Services, the Mobile App, the Site or any of the other Services;

- Records and copies of your correspondence (including e-mail addresses), if you contact us;
- Details of transactions you carry out through the Odynn Services, the Mobile App or any of the other Services; and/or
- Your search queries on or through any of Services.

We collect this information:

- Directly from you when you provide it to us.
- Automatically as you navigate through or use the Odynn Services and the Mobile App.
- From our Service Providers and other third parties that provide us or you with certain services.
- Please be aware that we may monitor and, in some cases, record such calls for staff training or quality assurance purposes.

Use of Cookies and Other Tracking Technologies.

We do not currently use cookies or other tracking technologies.

Do Not Track Policy

Your web browser may offer you a “Do Not Track” option, which allows you to signal to operators of websites and web applications and services (including behavioral advertising services) that you do not wish such operators to track certain of your online activities over time and across different websites. We do not honor any web browser “Do Not Track” signals or other mechanisms that provide you with the ability to exercise choice regarding the collection of personally identifiable information about your online activities over time and across third-party websites or online services. At present, no universally accepted standards exist on how companies should respond to do-not-track signals. In the event a final universally accepted standard is established, we will assess and provide an appropriate response to these signals.

Third-Party Responsibilities and Services.

We may use or partner with third-parties, agents or contractors for various purposes in connection with our business and operations (collectively, "Service Providers"), including, enabling the connection of certain of your financial accounts (e.g., Plaid), tracking frequent flier miles and hotel points (e.g., Award Wallet), providing geo-location information (e.g., TomTom), billing and payment services and the performance of services on our behalf, such as gathering and analyzing information and the provision of services to you. In the course of performing these responsibilities and providing such services, these other companies may have access to your personal information. We may also share information, including your personal information, with these Services Providers to enable them to perform these responsibilities and to provide these services. Many Services Providers have adopted their own privacy policies, which are not subject to control by Odynn. You should always review the policies of these Service Providers to make sure that you are comfortable with the ways in which they collect, use, maintain, protect and disclose your information. We do not list our current Service Providers because they change from time to time. If you would like the names of any of the Service Providers, please email us at support@odynn.com.

We use commercially reasonable efforts to ensure that Service Providers that have access to your personally identifiable information in connection with providing services are required to keep your personal information confidential and are not permitted to use this personal information for any purpose other than to fulfill the services in connection with the Odynn Services or the other Services.

The Service Providers may also transmit cookies to your computer or device, when you click on ads that appear on or through the Service. Also, if you click on a link to a third-party website, such third party may also transmit cookies to you and we do not have any control over that. Please be aware that cookies placed by third parties may continue to track your activities online even after you are no longer using any of our Services, and those third parties may not honor "Do Not Track" requests you have set using your web browser.

How We Use Your Information

We will only use information that we collect about you or that you provide to us, including any personal information for purposes described in this privacy policy and when applicable law allows us to do so. We will generally use your information on the following legal grounds:

- Where the use of your information is necessary to provide the Odynn Services or any of the other Services;
- Where the use is necessary for the purposes of our legitimate interests (or those of a third party);
- Where we need to comply with a legal or regulatory obligation; or
- Where you have given your consent (which can be withdrawn at any time).

We use information that we collect about you or that you provide to us for the following purposes:

- To provide you the Odynn Services, the Mobile App and the other Services.
- To confirm your identity in connection with the access and use of the Mobile App and the Odynn Services.
- To provide technical and other support to you.
- To send you promotional communications, such as providing you with information about services and features, provided that you have given your consent if required by applicable law.
- To enable Service Providers to perform certain responsibilities and provide certain services in connection with our business and operations.
- To fulfill any other purpose for which you provide it.
- To provide you with notices about your account.
- To carry out our obligations and enforce our rights arising from the use of the Odynn Services and the other Services, including for billing and collection.
- To notify you about changes to the Odynn Services, the Mobile App, the Site and the other Services.
- To enhance the safety and security of all of the Odynn Services.
- To verify your identity and prevent fraud or other unauthorized or illegal activity.
- To enable marketing, remarketing and targeted advertising and similar services from us or Service Providers, including direct and indirect marketing and on-line behavioral advertising regarding our own and third-party products and services that we believe may be of interest to you, including advertisement on third party websites, provided you have given your consent if required by applicable law.
- In any other way we may describe when you provide the information.
- For any other purpose with your consent.

Some of the information that we collect automatically is statistical data and does not include personal information, but we may maintain it or associate it with personal

information we collect in other ways or receive from third parties or you provide to us. It helps us to improve the Odynn Services and the other Services, and to deliver a better and more personalized service, including enabling us to:

- Estimate our audience size and better understand usage patterns.
- Speed up your searches.
- Recognize you when you return to the Site.

Storage and Transfer of Your Information

We may store any information that we collect (personal or otherwise) ourselves or in databases owned and maintained by us, our affiliates, agents or Service Providers.

If you access or use the Odynn Services, the Mobile App, the Site or any of the other Services outside of the United States, information that we collect about you may be transferred to servers inside the United States and maintained indefinitely, which may involve the transfer of information out of countries located in the European Economic Area and other parts of the world unless otherwise prohibited by applicable law or agreed by Odynn and you. By allowing Odynn to collect information about you, you consent to such transfer and processing of such information without restriction. We may also store some information locally on your computer or other devices. For example, we may store information as local cache so that you can open the Site and view content faster.

Although users from all over the world may access and use Odynn Services, the Mobile App, the Site or any of the other Services, keep in mind that no matter where you live or where you happen to use our services, you consent to us processing and transferring information in and to the United States and other countries whose data-protection and privacy laws may offer fewer protections than those in your home country.

Disclosure of Your Information

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

We may disclose personal information that we collect or you provide as described in this privacy policy:

- To Service Providers we use to support our business as more particularly described in the Third-party Responsibilities and Services provision above.
- To a potential or actual buyer, assignee or other successor (including its related advisors and agents) in the event of a divestiture, restructuring, reorganization, dissolution or other sale or transfer of some or all of Odynn' assets, whether as a going concern or as part of bankruptcy, liquidation or similar proceeding, in which personal information held by Odynn about members and users of the Site is among the assets that may be or are actually transferred.
- To fulfill the purpose for which you provide it.
- For any other purpose disclosed by us when you provide the information.
- With your consent.

We may also disclose your personal information:

- To comply with any court order, law or legal process, including to respond to any government or regulatory request.
- To enforce or apply the Terms and other agreements, including for billing and collection purposes.
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of Odynn.

We may share information that is anonymized or in an aggregated form that does not directly identify you and we may use and share any such information for any purpose without restriction so long as it does not violate the terms of this privacy policy or any applicable law. We will never sell personal information that is not anonymized or in an aggregated form but we may share it with our affiliates.

Choices About How We Use and Disclose Your Personal Information

We strive to provide you with choices regarding the personal information you provide to us. We have created mechanisms to provide you with the following control over your personal information:

- **Promotional Materials from Odynn**. If you do not wish to have your e-mail address/contact information used by Odynn to promote our own or third parties' products or services, you can opt-out through your profile settings in the Mobile App.

This opt out does not apply to information provided to Odynn as a result of a service or product purchase, product service experience or other transactions.

We do not control third parties' collection or use of your information to serve interest-based advertising. You may be able to opt out of receiving personalized advertisements from companies who are members of the Network Advertising Initiative or who subscribe to the Digital Advertising Alliance's Self-Regulatory Principles for Online Behavioral Advertising. For more information about this practice and to understand your options, please visit: http://www.aboutads.info and http://www.networkadvertising.org/choices/. You may also use TRUSTe's Preference Manager at http://preferences-mgr.truste.com.

Accessing and Correcting Your Personal Information

You may change, correct or delete any personal information that you have provided to us through your profile settings in the Mobile App / Website. Users have the right to request the removal and deletion of Personal Information. To make such a request, please send an e-mail to support@odynn.com or write to us at: Odynn Corp, P. O. Box 642, Lakeville, CT 06039. Upon such requests, user access to Odynn Services may no longer be available.

Your California Privacy Rights

California Civil Code Section §1798.83 permits users of the Site that are California residents to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please send an e-mail to support@odynn.com or write to us at: Odynn Corp, P. O. Box 642, Lakeville, CT 06039.

How Long We Store Your Personal Information

We will only retain your personal information, in a form which permits us to identify you, for as long as necessary to fulfill the purposes we collected it for. We will retain and use your personal information as necessary to satisfy any legal, accounting or reporting requirements, to resolve disputes or to enforce our agreements and rights. After that, we will either securely delete or anonymize your personal information so that it cannot be linked back to you.

Information Security

We understand that the security of your personal information is important. We provide reasonable administrative, technical, and physical security controls to protect your personal information. However, despite our efforts, no security controls are 100% effective and Odynn cannot ensure or warrant the security of your personal information. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Site.

The safety and security of your information also depends on you. You may elect two-factor authentication or biometric security. We ask you not to share any of this information with anyone.

Changes to Our Privacy Policy

It is our policy to post any changes we make to our privacy policy on this page with a notice that the privacy policy has been updated on the home pages of the Site for at least 30 days. If we make material changes to how we treat our users' personal information that are materially less protective than provided in this policy, we will use reasonable efforts to notify you by e-mail to the e-mail address specified in your account and/or through a notice on the home pages of the Site and to attempt to get your consent to the changes. The date the privacy policy was last updated is identified above. You are responsible for ensuring that we have an up-to-date active and deliverable e-mail address for you, and for periodically visiting the Site and this privacy policy to check for any changes. Like our Terms, of which this privacy policy is a part, your use, and/or continued use after our efforts to contact you, of the Odynn Services, the Mobile App, the Site or any of the other Services, means that you agree to be bound by such changes.

Survival

The policies indicated in this privacy policy will remain effective, even if the Terms and the other agreements between us are terminated and you are no longer using Odynn Services, the Site or any of the other Services.

Contact Information

To ask questions or comment about this privacy policy and our privacy practices or need to reach us for any other reason, you may contact us by e-mail at support@odynn.com or by mail at Odynn Corp, P. O. Box 642, Lakeville, CT 06039.