

Nest Navigate™ Privacy Policy

Effective Date: 09/19/2025

Nest Navigate Inc. (“Nest Navigate,” “we,” “our,” or “us”) values transparency and is committed to protecting your privacy while maintaining flexibility in how we use information. This Privacy Policy applies to all users of our Services in the United States and is designed to comply with the **California Consumer Privacy Act (“CCPA”)** and other applicable state privacy laws.

1. Information We Collect

- **Personal Data:** name, email, phone, address, and account credentials.
- **Behavioral Data:** progress through education modules, in-app actions, browsing, and redemptions.
- **Transactional Data:** purchases, affiliate offers, and reward activity.
- **Technical Data:** IP address, device IDs, cookies, analytics.
- **Third-Party Data:** from brokers, lenders, affiliates, and partners.

2. How We Use Information

- To operate and improve Services.
- To issue and manage **Nest Coins™**.
- To market and deliver offers from Nest Navigate and third-party partners.
- To analyze and create **anonymized or aggregated datasets** that may be sold, licensed, or otherwise monetized.
- To comply with laws and enforce our Terms.

3. Sharing & Monetization

- We may share, license, sell, or commercialize user data with partners and affiliates (e.g., U-Haul, Best Buy).
- Aggregated/anonymized data may be retained and monetized indefinitely, including after account closure.
- By using the Services, you consent to all described uses.

4. CCPA/CPRA & State Privacy Rights

California and other state residents have the following rights, subject to verification of identity:

- **Right to Know/Access:** You may request disclosure of the categories and specific pieces of personal information we collect, use, disclose, sell, or share.
- **Right to Delete:** You may request that we delete personal information, subject to exceptions.
- **Right to Correct:** You may request correction of inaccurate personal information.

- **Right to Opt-Out of Sale/Sharing:** You may opt out of the sale or sharing of personal information at any time by using the “Do Not Sell or Share My Personal Information” link available on our website and app, or by contacting us at [eric@nestnavigate.com].
- **Right to Limit Use of Sensitive Personal Information:** If we collect sensitive personal information (such as precise geolocation, government IDs, or financial data), you may limit its use and disclosure to only those purposes necessary to perform our services.

We will respond to verified consumer requests within **45 days**, with the option to extend an additional 45 days (for a total of 90 days) if reasonably necessary, as permitted by law. We may deny requests that are excessive, repetitive, or conflict with legal/business needs. Once deleted or anonymized, data may not be recoverable.

5. Retention

We retain personal information only for as long as necessary to fulfill the purposes described in this Privacy Policy, or as required by law. Retention periods may vary by data category and business purpose, for example:

- **Personal Data** (e.g., account info): retained for the duration of your account plus 2 years.
- **Behavioral Data** (e.g., in-app progress, activity logs): retained up to 3 years for analytics and product improvement.
- **Transactional Data** (e.g., purchases, rewards): retained for 7 years to comply with financial and tax obligations.
- **Technical Data** (e.g., device identifiers, cookies): retained 2 years, unless anonymized earlier.
- **Third-Party Data** (from affiliates, brokers, lenders): retained in alignment with contractual obligations and subject to anonymization.

Aggregated or anonymized data may be retained and monetized indefinitely, including after account closure, as permitted by law.

6. Security

We use reasonable safeguards but cannot guarantee absolute security.

7. Children

Services are not directed to individuals under 18.

8. Updates

We may update this Privacy Policy from time to time. If we make material changes, we will provide notice by updating the effective date at the top of this page and, where required by law,

by providing direct notice (e.g., email, in-app notification). Continued use of our Services after such notice means you accept the updated policy.

9. Severability

If any provision is found invalid or unenforceable, the remainder shall remain in effect.