MyBenefits – Privacy Policy

Effective Date: 27 January 2026

MyBenefits (“MyBenefits”, “we”, “us”, or “our”) is committed to protecting your privacy and handling your personal data in a transparent and secure manner. This Privacy Policy explains how we collect, use, store, and protect personal data when you access or use the MyBenefits platform, including our mobile application, website, and related services (collectively, the “Platform”).

By using the Platform, you acknowledge that you have read and understood this Privacy Policy.

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1. Who This Policy Applies To

This Privacy Policy applies to individuals who access or use the MyBenefits Platform through an organisation that has an active agreement with MyBenefits (“Corporate Clients”).

The Platform is intended for corporate use only and is not designed for general public access.

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2. Information We Collect

2.1 Information Required to Create an Account

To provide access to the Platform, we collect the following **mandatory information**:

- Company name
- Work email address

This information is required to verify eligibility and provide access to the Platform.

2.2 Optional Information

You may choose to provide additional information on a voluntary basis, including:

- First name
- Last name
- Personal email address

Providing optional information is not required to use the Platform and remains fully at your discretion.

2.3 Information Collected Automatically

When you use the Platform, we collect limited technical and usage information necessary for platform operation and security, including:

- Device type and operating system
- App version
- IP address (used for security and general location at country or city level)
- Basic usage data, such as:
    - Logins
    - Pages or offers viewed
    - Redemptions performed

This information is used solely to operate, secure, and improve the Platform.

2.4 Communications & Authentication Data

When we send communications or authenticate access, we may collect:

- Email delivery and interaction data (such as opens or clicks)
- Push notification delivery and interaction data

- One-time password (OTP) usage and verification events

This data is used for account security, service delivery, and operational improvement.

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3. How We Use Your Information

We use personal data only for the following purposes:

- To create and manage user accounts
- To verify eligibility and provide access to the Platform
- To deliver offers and enable redemptions
- To send essential service-related communications
- To send marketing or promotional communications where consent has been provided
- To maintain platform security and prevent misuse
- To analyse aggregated usage trends to improve the Platform
- To comply with legal and regulatory obligations

We do not use personal data for unrelated profiling or advertising purposes.

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4. Legal Basis for Processing

We process personal data based on one or more of the following legal grounds:

- Performance of a contract (providing access to the Platform)
- Legitimate interests (platform operation, security, and improvement)
- Consent (marketing communications, where applicable)
- Compliance with legal obligations

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5. Marketing & Communications

5.1 Essential Service Communications

Certain communications are required for the operation of the Platform, including:

- Account verification messages
- Security notifications
- Service updates

These communications cannot be opted out of.

5.2 Marketing Communications

Where you have provided consent, we may send marketing or promotional communications such as newsletters or promotional offers.

You may opt out of marketing communications at any time using the unsubscribe link provided in emails or through your account settings. Opting out of marketing communications does not affect your access to the Platform or essential service messages.

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6. Use of Third-Party Service Providers

We use trusted third-party service providers to support Platform operations, including communication delivery and infrastructure services.

These providers may process personal data on our behalf under contractual obligations and confidentiality requirements. Examples include:

- Email and push notification platforms (such as Customer.io)
- Hosting and infrastructure providers

Third-party service providers are authorised to use personal data only as necessary to provide services to MyBenefits.

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7. Data Sharing

We do not sell personal data.

We may share personal data only in the following circumstances:

- With service providers acting on our behalf
- With Corporate Clients, solely to confirm access eligibility where required
- Where required by law, regulation, or legal process
- To protect the rights, safety, or security of MyBenefits, users, or partners

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8. International Data Transfers

Personal data may be processed or stored outside your country of residence. Where this occurs, we take reasonable measures to ensure that personal data is protected in accordance with this Privacy Policy.

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9. Data Retention

We retain personal data only for as long as necessary to:

- Provide access to the Platform
- Fulfil the purposes outlined in this Privacy Policy
- Meet legal or regulatory requirements

When personal data is no longer required, it is securely deleted or anonymised.

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10. Data Security

We implement appropriate technical and organisational measures to protect personal data against unauthorised access, loss, misuse, or alteration.

While we take reasonable steps to safeguard personal data, no system can be completely secure, and absolute security cannot be guaranteed.

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11. Your Rights

Depending on applicable law, you may have the right to:

- Access your personal data
- Request correction of inaccurate or incomplete data
- Request deletion of your personal data
- Withdraw consent for marketing communications

Requests can be made using the contact details provided below.

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12. Cookies & Similar Technologies

We may use cookies or similar technologies to ensure platform functionality and improve performance. These technologies do not collect unnecessary personal information and can be managed through your browser or device settings.

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13. Children’s Privacy

The Platform is not intended for individuals under the age of 18. We do not knowingly collect personal data from children.

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14. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. Any changes will be reflected by updating the effective date at the top of this document.

Continued use of the Platform after changes take effect constitutes acceptance of the updated Privacy Policy.

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15. Contact Information

If you have any questions or requests regarding this Privacy Policy or how your personal data is handled, please contact:

MyBenefits

Email: support@mybenefits.io
