SMS PRIVACY POLICY

Effective Date: November 19, 2026

This SMS Privacy Policy explains how Refer a Friend, LLC, doing business as Refer a Friend App (“Refer a Friend App,” “we,” “us,” or “our”), collects, uses, discloses, and protects information associated with our text messaging program (“SMS Program”).

This SMS Privacy Policy supplements our general Privacy Policy.

1. Scope

This policy applies only to information collected or used in connection with the Refer a Friend App SMS Program.

It does not replace our general Privacy Policy, which continues to apply to your use of our website, mobile application, and other services.

SMS Program Disclosures

If you opt in to the Refer a Friend App SMS Program, you may receive approximately one recurring marketing message per week, generally not exceeding five marketing messages per month. Message frequency may vary. Message and data rates may apply. Reply STOP to opt out or HELP for assistance.

2. Information We Collect

When you enroll in or interact with the SMS Program, we may collect:

• Your mobile telephone number.

• Your Refer a Friend App account or user identifier.

• The date, time, source, and method of your SMS consent.

• The consent language presented when you opted in.

• Message delivery, failure, engagement, and related technical information.

• Your HELP, STOP, opt-out, or other replies and requests.

• Records reasonably necessary to document consent and comply with legal, carrier, and industry requirements.

3. How We Use SMS Information

We may use SMS-related information to:

• Send the feature updates, membership tips, product announcements, and occasional promotional messages you authorized.

• Confirm and document your enrollment in the SMS Program.

• Operate, maintain, secure, and improve the SMS Program.

• Process and honor opt-out, HELP, and other requests.

• Monitor delivery and troubleshoot technical problems.

• Prevent fraud, misuse, or unauthorized access.

• Measure the performance of our SMS communications.

• Comply with applicable laws, wireless-carrier requirements, and industry standards.

4. No Sale or Marketing Sharing of SMS Data

We do not sell, rent, or share your mobile telephone number, SMS opt-in data, or SMS consent with third parties or affiliates for their own marketing or promotional purposes.

The categories of information sharing described in our general Privacy Policy exclude text messaging originator opt-in data and consent. SMS opt-in data and consent will not be shared with third parties or affiliates for marketing or promotional purposes.

5. Service Providers and Required Disclosures

We may disclose SMS-related information to vendors and service providers that process information on our behalf solely to operate and support the SMS Program.

These providers may include:

• SMS and telecommunications providers.

• Wireless carriers.

• Cloud-hosting and database providers.

• Security and fraud-prevention providers.

• Analytics providers.

• Developers and technical contractors.

These providers are permitted to use the information only to perform services for Refer a Friend App or as required by law. They are not permitted to use your SMS consent information for their own marketing or promotional purposes.

We may also disclose information when reasonably necessary to:

• Comply with applicable law, regulation, subpoena, court order, or legal process.

• Protect the rights, property, security, or safety of Refer a Friend App, our users, or others.

• Detect, prevent, or address fraud, misuse, security incidents, or technical problems.

SMS consent is specific to Refer a Friend App and does not automatically transfer to an unrelated business or brand.

6. Information Retention

We retain SMS-related information for as long as reasonably necessary to:

• Operate the SMS Program.

• Maintain consent and compliance records.

• Honor opt-out requests.

• Resolve disputes.

• Enforce our agreements.

• Satisfy legal, carrier, and industry requirements.

If you opt out, we may retain your mobile number and opt-out record on a suppression list so we can honor your request and avoid sending additional messages without new consent.

7. Your Choices

You may opt out of the SMS Program at any time by replying STOP to a Refer a Friend App text message.

You may reply HELP for assistance or contact us at support@referafriendapp.net.

Depending on where you live, you may have additional rights concerning your personal information. Please review our general Privacy Policy for information about those rights and how to submit a request.

8. Security

We use reasonable administrative, technical, and organizational safeguards designed to protect SMS-related information.

However, no method of electronic transmission or storage can be guaranteed to be completely secure.

9. Changes to This SMS Privacy Policy

We may update this SMS Privacy Policy from time to time.

We will post the revised policy with an updated effective date and provide any additional notice required by applicable law. If a material change requires new SMS consent, we will request that consent before using your information for the changed purpose.

10. Contact Us

Refer a Friend, LLC

Doing business as Refer a Friend App

Website: https://referafriendapp.net

Email: support@referafriendapp.net