

ONO PRIVACY POLICY

Effective Date: April 23, 2026

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This Privacy Policy updates and replaces prior versions of ONO's privacy policy. It is intended to preserve the core policy structure while providing fuller disclosures, more precise limitation language, and updated company contact information.

1. Introduction

This Privacy Policy explains how OmniOppX, Inc. d/b/a ONO ("OmniOppX," "ONO," "we," "us," or "our") collects, uses, discloses, retains, and safeguards information when you access or use our websites, mobile applications, communications tools, identity-verification workflows, booking and listing features, payment and payout features, support channels, and related services (collectively, the "Services").

This Policy is intended to describe our privacy practices and does not create contractual rights beyond those required by applicable law, our Terms of Service, or another written agreement. If any provision of this Policy conflicts with applicable law, applicable law controls to the extent of the conflict.

This Policy applies to information ONO controls or processes on behalf of ONO. It does not apply to third-party websites, app stores, payment processors, identity-verification vendors, phone carriers, operating systems, device manufacturers, or other third-party products or services that maintain their own privacy notices, terms, and practices. When you interact with those third parties, their policies and terms govern their handling of your information, and ONO is not responsible for their independent privacy or security practices to the extent outside ONO's reasonable control.

If you provide information about another person through the Services, you represent that you are authorized to do so and that you have provided any notices or obtained any consents required by applicable law.

2. Information We Collect

A. Information You Provide Directly

We may collect personal identifiers and profile information, such as your name, email address, phone number, mailing address, profile photo, account credentials, and other information you submit when creating or updating an account.

We may collect marketplace and transaction information you choose to provide, including listing details, booking requests, scheduling information, delivery or pickup details, support messages, reviews, chat content, and information you include in inspections, photos, videos, or other user-generated content.

We may collect information you submit for customer support, disputes, trust and safety reviews, or administrative follow-up, including correspondence, attachments, statements, claim-related materials, and evidence you voluntarily provide.

We may collect or receive payment and payout-related information needed to facilitate bookings, refunds, chargebacks, and payouts. Full payment card information may be collected and processed directly by our payment and payout partners, while ONO may receive limited transaction details, payment status, payout status, tax information, and partial account identifiers associated with those transactions.

B. Information Collected Automatically

When you use the Services, we may automatically collect certain device, application, and usage information, such as device type, operating system, app version, browser type, IP address, general geolocation inferred from network information, language settings, time zone, diagnostic logs, crash reports, timestamps, and records of feature usage.

We may collect information relating to authentication, security, fraud prevention, and service performance, including login history, session information, risk signals, abuse-prevention indicators, and device or account events associated with misuse, suspicious activity, or policy enforcement.

If you enable notifications, we may collect and store notification tokens, device identifiers, communication preferences, and delivery-related metadata needed to send or administer push, in-app, email, or SMS communications.

C. Information From Third Parties

We may receive information from third parties that help us provide the Services, including payment processors, payout providers, cloud hosting providers, phone verification providers, identity-verification providers, messaging and communications providers, safety and fraud-prevention vendors, customer support tools, analytics providers, and professional advisers.

We may receive information from other users or transaction counterparties, including hosts, renters, reviewers, or individuals involved in support, damage, charge, refund, or safety matters.

We may also receive information from public sources, legal authorities, or other persons or entities where reasonably necessary to investigate fraud, enforce our terms, comply with law,

respond to claims, or protect the rights, safety, and property of ONO, our users, our third-party partners, or others.

D. Sensitive or Regulated Information

Depending on how you use the Services, we and/or our third-party partners may collect or process sensitive or regulated information, such as government identification information, selfie images, identity-verification results, tax or payout information, financial account information, security credentials, fraud-prevention signals, or other information that may be deemed sensitive under applicable law.

Some sensitive information may be collected directly by ONO, and some may be collected directly by our service providers or independent partners in accordance with their own notices and terms. Not all categories listed in this Section are collected from every user, and ONO seeks to limit collection to information reasonably necessary and proportionate for disclosed purposes.

3. How We Use Information

We may use personal information to create and manage accounts, authenticate users, maintain profiles, facilitate listings and bookings, provide messaging and support functions, process inspections and evidence uploads, and otherwise operate and administer the Services.

We may use information to process payments, payouts, refunds, reversals, chargebacks, tax reporting, accounting, booking records, support outcomes, and related operational or financial activities.

We may use information to verify identity and phone numbers, assess trust and safety concerns, prevent fraud, detect abuse, review policy violations, investigate disputes, manage security incidents, perform risk assessments, and protect ONO, our users, our third-party partners, and the public.

We may use information to communicate with you regarding the Services, including transactional communications, security alerts, account notices, booking updates, payment updates, support messages, legal notices, and, where permitted by law, marketing or promotional messages.

We may use information to improve the Services, conduct internal analytics, debug and monitor performance, evaluate feature usage, develop new products or services, and create aggregated, anonymized, or de-identified information that may no longer be considered personal information under applicable law.

We may use personal information to comply with legal obligations, cooperate with legal process, respond to lawful requests, enforce agreements, exercise and defend legal claims, and protect the rights, property, safety, and legitimate interests of ONO, our users, our vendors, our third-party partners, and others.

4. Sharing & Disclosure

A. Sharing With Transaction Counterparties and Other Users

We may share information with hosts, renters, reviewers, and other transaction participants to the extent reasonably necessary to facilitate listings, bookings, payments, pickups, returns, inspections, support, dispute review, trust and safety processes, and other marketplace operations.

Information you choose to submit in listings, profiles, messages, reviews, inspection records, or other user-facing features may be viewable by other users consistent with the design and purpose of those features. Please do not submit information you do not want disclosed to other users or retained in business records.

B. Sharing With Service Providers and Third-Party Partners

We may disclose information to service providers and third-party partners that support our business and the Services, including providers that support payments and payouts, cloud hosting and databases, communications and notifications, customer support, identity and phone verification, trust and safety, analytics, auditing, legal compliance, and fraud or security prevention.

Those providers and partners may process information on ONO's behalf, or, in some cases, as independent recipients subject to their own legal obligations, privacy notices, and terms. ONO may require contractually that processors handling information on our behalf use appropriate confidentiality and security protections, but ONO cannot guarantee the independent conduct of parties that do not act solely on ONO's behalf.

C. Legal, Safety, and Corporate Disclosures

We may disclose information if we believe such disclosure is reasonably necessary or appropriate to comply with law, regulation, court order, subpoena, legal process, law-enforcement request, or government inquiry; to investigate, prevent, or address fraud, safety issues, abuse, security incidents, or suspected unlawful activity; or to protect the rights, safety, property, or legitimate interests of ONO, our users, our employees, our contractors, our third-party partners, or others.

We may also disclose information to affiliated entities, auditors, accountants, collection providers, legal counsel, and other professional advisers as reasonably necessary for corporate governance, compliance, transaction administration, claims management, collections, audits, financings, restructurings, and dispute resolution.

If ONO is involved in a merger, acquisition, financing, reorganization, asset sale, bankruptcy, dissolution, or similar transaction, information may be disclosed or transferred as part of that process, subject to applicable confidentiality and legal requirements.

D. Consent, Direction, and Aggregated Data

We may disclose information with your consent, at your direction, or as otherwise authorized by you.

We may use and disclose aggregated, anonymized, or de-identified data for lawful business purposes, provided that ONO does not attempt to reidentify such data except as permitted by applicable law.

E. No Sale for Monetary Consideration

ONO does not sell personal information for monetary consideration. However, privacy laws in certain jurisdictions may define "sale," "sharing," or similar terms broadly. Where applicable law requires ONO to provide notice, choice, or opt-out rights in relation to a qualifying disclosure, ONO will honor those rights as required by law.

5. User Rights

Depending on your jurisdiction and subject to verification, exceptions, and other limitations permitted by law, you may have the right to request access to personal information we maintain about you, correction of inaccurate information, deletion of certain information, portability of certain information, restriction or objection to certain processing, withdrawal of consent where processing is based on consent, or information about categories of personal information collected, disclosed, or otherwise processed.

Where applicable law grants additional rights, including certain rights available to California residents and residents of other U.S. states with comprehensive privacy laws, you may also have the right to opt out of certain disclosures defined by law as a sale, sharing, or targeted advertising; to limit certain uses of sensitive personal information; to appeal a denied request; and to be free from unlawful discrimination for exercising protected privacy rights.

To exercise a privacy right request, you may contact ONO at support@ono-us.com or through an in-app or website support channel designated by ONO. We may require you to verify your identity or authority before processing a request. We may deny, limit, or defer a request where permitted by law, including where we cannot verify identity, where the request is manifestly unfounded or excessive, where retention is required for legal, contractual, fraud-prevention, security, accounting, or dispute-resolution purposes, or where another exception applies.

If you use an authorized agent, we may require proof of written authorization and/or direct verification from you. Rights may vary based on your jurisdiction, your relationship with ONO, the nature of the information at issue, and ONO's legal obligations.

6. Data Retention

We retain personal information for as long as reasonably necessary for the purposes described in this Policy, including to provide and improve the Services, administer accounts, complete transactions, maintain booking and payout records, respond to support matters, investigate fraud or safety issues, resolve disputes, process chargebacks or claims, enforce agreements, satisfy tax, accounting, audit, and recordkeeping obligations, preserve evidence, and comply with law.

Retention periods may vary based on the type of information, the nature and duration of your relationship with ONO, whether a transaction or account remains open or active, whether a

dispute, chargeback, claim, litigation hold, or investigation exists, and whether ONO must retain the information to protect ONO, our users, or our third-party partners.

When ONO no longer needs personal information for an authorized purpose, ONO may delete it, aggregate it, anonymize it, or otherwise de-identify it, subject to technical constraints, backup practices, and applicable law. Information previously disclosed to other users, counterparties, vendors, or lawful recipients may remain with those recipients in accordance with their own retention obligations and practices.

7. Children's Privacy

The Services are not directed to children under the age of 13, and ONO does not knowingly collect personal information from children under 13 without legally sufficient authorization. If ONO learns that personal information of a child under 13 has been collected in a manner inconsistent with applicable law, ONO will take commercially reasonable steps to delete or otherwise address that information in accordance with law.

If local law grants heightened protections to minors above age 13, ONO will apply those protections where required. Parents or legal guardians who believe a child may have provided personal information to ONO may contact ONO at support@ono-us.com. Certain Services, including payments, payouts, listings, or identity-verification features, may require legal capacity and compliance with applicable law and ONO's platform terms.

8. Security

ONO uses reasonable administrative, technical, organizational, and physical safeguards designed to protect personal information appropriate to the nature of the information and the risks presented by processing. Such safeguards may include access controls, vendor oversight, logging, monitoring, encryption in transit where appropriate, and other security practices designed to reduce risk.

No system, application, website, device, database, network, cloud service, telecommunications provider, or method of internet or mobile transmission is completely secure, error-free, or continuously available. Accordingly, ONO does not guarantee absolute security, uninterrupted availability, or that personal information will never be accessed, disclosed, altered, lost, or destroyed by unauthorized persons.

You are responsible for maintaining the confidentiality of your credentials, securing your devices, using appropriate account protections, and promptly notifying ONO of suspected unauthorized activity. To the fullest extent permitted by law, ONO and its service providers are not responsible for losses, interruptions, privacy incidents, or damages arising from events outside their reasonable control, including cyberattacks directed at third-party infrastructure, telecommunications failures, compromised end-user devices, social engineering, credential misuse, or failures of platforms or services not controlled by ONO. Nothing in this Section limits non-waivable rights you may have under applicable law.

9. International Users

ONO is based in the United States, and the Services are generally intended to be operated from the United States. If you access or use the Services from outside the United States, you understand that your information may be transferred to, stored in, and processed in the United States and other countries where ONO, our affiliates, or our service providers operate.

Those jurisdictions may have privacy or data-protection laws different from those in your jurisdiction. Where required by applicable law, ONO will use appropriate safeguards for cross-border transfers. By using the Services or submitting information to ONO, you acknowledge and, where legally required, consent to such transfer, storage, and processing.

10. Marketing & Communication

ONO may send transactional, relationship, and service-related communications that are necessary or useful to administer accounts, verify identity or phone numbers, complete bookings, process payments or payouts, deliver security alerts, respond to support requests, communicate policy or legal notices, and otherwise operate the Services. Because these communications are often integral to the Services, you may not be able to opt out of all such communications except by discontinuing use of the Services where permitted.

Where permitted by law, ONO may also send marketing or promotional communications. You may opt out of marketing emails by using the unsubscribe mechanism contained in the message, opt out of marketing text messages by replying STOP where supported, adjust certain notification settings within your device or account settings, or contact ONO at support@ono-us.com. Opt-out requests may take a reasonable time to process.

If you provide a phone number, you agree that ONO and its communications providers may send you calls or text messages relating to your account, bookings, verification, safety, support, or other requested Services, subject to applicable law. Message and data rates may apply. Message frequency may vary. Delivery is not guaranteed, and supported carriers are not liable for delayed or undelivered messages.

ONO may review messages, support submissions, inspection media, reports, and related communications or materials as reasonably necessary to provide the Services, maintain safety, investigate disputes, detect fraud, enforce platform rules, protect ONO and our users, and comply with law.

11. Updates

ONO may revise or update this Privacy Policy from time to time to reflect changes in the Services, ONO's business practices, legal requirements, operational needs, or risk management considerations. If ONO makes material changes, ONO may provide notice by posting the updated Policy, updating the effective date above, sending an email, displaying an in-app notice, or using another method ONO considers reasonably appropriate.

Except to the extent prohibited by law, the updated Policy will become effective as of the stated Effective Date or Last Updated date. Your continued access to or use of the Services after that date constitutes your acknowledgment of the updated Policy.

12. Contact

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