

Privacy Policy

Last updated: 19 May 2026

This Privacy Policy explains how Cashback Radar (“we”, “us”, “our”) collects, uses, discloses, stores and protects personal data in connection with our website, mobile application and related services (the Platform). The Platform helps users compare banking cards (debit and credit) and provides model-based estimates of potential cashback and net benefit. This Policy describes your rights under the UAE Personal Data Protection Law (PDPL) and how to exercise them.

1 Scope and acceptance

By accessing or using the Platform you acknowledge that you have read this Policy and consent to the processing described herein, unless and until you withdraw consent as described below. This Policy applies to all visitors and users of the Platform.

2 Personal data we collect

We only collect the following personal data from users:

- Email address — required to create a profile, save and restore calculations, authenticate access (OTP), and deliver transactional messages.
- We do not collect names, phone numbers, payment card numbers, national ID numbers, or other direct identifiers. Do not submit sensitive personal data through the Platform.

3 Purposes of processing and legal bases

We process the email address for the following purposes and legal bases:

- **Service delivery and account management** — create and authenticate your profile, store simulation results, restore sessions and enable cross-device access. (Legal basis: contractual necessity.)
- **Transactional communications** — send OTPs, calculation results, and important service notices. (Legal basis: contractual necessity.)
- **Analytics and product improvement** — analyse aggregated, pseudonymised usage patterns to improve the Platform. We do not use your email for behavioural profiling beyond account identification unless you explicitly consent. (Legal basis: legitimate interests; where required, we will obtain consent.)
- **Legal and security purposes** — detect and prevent fraud, comply with legal obligations, and enforce our Terms of Use. (Legal basis: legitimate interests / legal compliance.)
- Where processing requires consent under PDPL (for example, marketing communications), we will obtain explicit consent and allow withdrawal at any time.

4 Automated profiling and Model Outputs

The Platform uses automated modelling to estimate spending distribution and to calculate estimated cashback and estimated net benefit for banking cards (debit and credit). Model Outputs are algorithmic estimates based on the inputs you provide and publicly available card rules; they are not guarantees of eligibility, approval, or realized benefit.

You may request an explanation of the logic used in profiling and the principal factors that influenced a particular Model Output; contact details are provided below.

5 Cookies and similar technologies

We use cookies and similar technologies for core functionality (session restoration), preference management, and aggregated analytics.

A cookie consent banner is presented on first visit. You may manage cookie preferences and withdraw consent for non-essential cookies at any time via cookie settings.

6 Disclosure and third parties

Service providers

We share the email address and necessary account metadata with third-party service providers who perform services on our behalf (hosting, email delivery, analytics). These providers process data only on our instructions and under contractual safeguards.

Affiliates and partners

We may disclose that we receive compensation for traffic or referrals to partner websites; such compensation does not affect calculation logic or ranking.

Banks, Direct Sales Agents and application flow

When you choose to apply for a card from within the Platform, you will be redirected either to the issuing Bank's official website or to a Direct Sales Agent (DSA) authorised by that Bank. In either case:

- the redirection transfers you to the third party's application flow;
- we do not automatically transmit your profile or email to the Bank or DSA unless you explicitly provide that information within the third party's application;
- we do not pre-fill bank application forms on your behalf;
- any personal data you submit during the application process is collected and processed by the Bank or DSA under their own terms and privacy practices.
- We are not responsible for the privacy practices, data handling, or security of Banks or DSAs. Before submitting personal data to a Bank or DSA, review their privacy policy and terms.

Legal requirements

We may disclose personal data to comply with legal obligations, to respond to lawful requests by public authorities, or to protect our rights.

7 International transfers

Personal data may be processed or stored in jurisdictions outside the UAE. Where transfers occur, we will implement appropriate safeguards (contractual clauses, vendor assessments) to ensure an adequate level of protection consistent with PDPL requirements.

8 Data retention

We retain your email address and associated account data only as long as necessary to provide the Platform, to comply with legal obligations, to resolve disputes, and to enforce our agreements. Retention periods vary by data category and purpose and are documented in our internal retention schedule. If you request account deletion, we will remove your profile and associated personal data within a reasonable timeframe, subject to any legal retention obligations.

9 Security measures

We implement reasonable technical and organisational measures to protect personal data, including encryption in transit, access controls, logging, and regular security assessments. While we strive to protect data, no system is completely secure; we will notify affected users and authorities as required by law in the event of a data breach.

10 Data Protection Impact Assessment

Because the Platform performs profiling to generate Model Outputs, we have conducted and maintain a DPIA documenting risks, mitigation measures and residual risk. The DPIA is available to regulators on request.

11 Your rights under PDPL and how to exercise them

You have the right to: access, rectification, erasure, withdraw consent, object or restrict processing, data portability, and to lodge a complaint with the competent supervisory authority.

How to submit requests: contact our Data Protection Officer at legal@cashbackradar.io or use the in-app privacy settings. We will verify your identity and respond within PDPL timeframes. We may refuse or limit requests where permitted by law (for example, to preserve security or comply with legal obligations).

12 Children

The Platform is not directed to children under 18. We do not knowingly collect personal data from children. If you believe we have collected data from a child, contact us to request deletion.

13 Changes to this Policy

We may update this Policy to reflect changes in our practices or legal requirements. Material changes will be communicated via the Platform and the “Last updated” date will be revised.

14 Contact information

Data Protection Officer

legal@cashbackradar.io