

GolfOne.ai
Privacy Policy

Effective Date: March 20, 2026

GolfOne.ai ("GolfOne," "we," "us," or "our") is committed to protecting your privacy. This Privacy Policy explains how we collect, use, share, and safeguard your personal information when you use the GolfOne.ai platform — including our mobile app, web application, and club management tools (collectively, the "Service").

By creating an account or using the Service, you expressly consent to the collection, use, and processing of your personal data as described in this Privacy Policy, in accordance with applicable data protection laws, including Costa Rica's Law 8968 and its implementing regulations (Executive Decree 37554-JP). If you do not agree, please do not use the Service.

Note: This Privacy Policy is also available in Spanish at www.golfone.ai/privacidad. In the event of any conflict between the English and Spanish versions, the English version shall prevail.

1. Information We Collect

1.1 Information You Provide

- Account registration: name, email address, password, and optionally phone number and date of birth
- Golf profile: handicap index, home club, preferred tees, and playing history
- Scorecard data: scores, stats (fairways, GIR, putts), and round notes you enter
- Profile photo and any other content you choose to upload
- Payment information: processed securely by third-party payment providers; we do not store full card details (see Section 5 for details).
- Communications: messages you send through the app or to our support team
- Social and connection data: friend requests sent and received, connections accepted or declined, and any messages exchanged with other users through the platform's social features

1.2 Information Collected Automatically

- Device information: device type, operating system, and app version
- Usage data: pages visited, features used, session duration, and interaction events
- Log data: IP address, browser type, referring URLs, and error logs
- GPS/Location data: only when you activate the GPS or rangefinder feature, and only for the duration of that session
- Cookies and similar tracking technologies on our web platform

1.3 Information from Third Parties

- If you sign in with Apple or Google, we receive your name and email address as shared by those services

- Golf club administrators may add you to a tee sheet or tournament; if you are not yet registered, the club organizer is responsible for obtaining your consent prior to submitting your information

2. How We Use Your Information

We use the information we collect to:

- Create and manage your account and provide the Service
- Display your golf profile, scores, and statistics to other players as configured by your privacy settings
- Enable player discovery — other users may search for you by name or username
- Facilitate the social features of the platform, including friend requests, connection management, and messaging between connected users
- Power live leaderboards, handicap tracking, and tee sheet management for golf clubs
- Send you service-related notifications, including round invitations, score updates, tournament alerts, friend request notifications (sent and received), connection acceptance notifications, and activity updates from your connections.
- Send you optional marketing communications (you may opt out at any time)
- Improve and personalize the Service through usage analytics
- Ensure platform security, detect fraud, and enforce our Terms of Use
- Comply with applicable legal obligations

3. Profile Visibility & Player Discovery

GolfOne.ai is a social golf platform. Sharing your golf activity is central to the experience. Here is how visibility works:

3.1 Default Public Profile

By default, the following fields are visible to the other registered users of the Service: your display name, profile photo, handicap index, home club, and recent round scores (collectively, “Public Profile Information”). This enables features like player search, leaderboards, and round invitations.

3.2 Private Profile Option

You may switch your profile to Private in your account settings at any time. When set to Private, your profile is only visible to users you have accepted as connections. Your scores will not appear in public leaderboards.

3.3 Player Search

Registered users may search for other players by name or username. Search results include only Public Profile Information as defined in Section 3.1. Users with private profiles do not appear in search results to non-connections.

3.4 Friend Requests & Connections

GolfOne.ai allows registered users to send connection requests (referred to as "friend requests") to other registered users. The friend request mechanism works as follows:

- **Sending a friend request:** When you send a friend request, the recipient will see your display name and profile photo so they can identify you. No other profile information is shared until the request is accepted.
- **Receiving a friend request:** You will receive a notification when another user sends you a friend request. You may accept or decline the request at your discretion.
- **Accepted connections:** Once a friend request is accepted, both users become "connections." Connected users may view each other's full profile information (including scores, statistics, and playing history), subject to any additional privacy settings each user has configured. Connected users may also exchange messages through the platform's messaging feature.
- **Removing a connection:** You may remove any connection at any time through your account settings. Upon removal, the other user will no longer have access to your profile information beyond what is available under your current visibility setting (Public or Private). The removed user will not receive a notification of the removal.
- **Blocking a user:** You may block any user at any time. Blocked users cannot send you friend requests, view your profile, or contact you through the platform.

The legal basis for the processing of personal data through the social and connection features is your express consent, which you provide when you activate or use these features. For users in Costa Rica, this consent satisfies the requirements of Article 5 of Law 8968. You may withdraw your consent at any time by switching your profile to Private or by deleting your account.

3.5 Club-Level Visibility

If you are a member of a golf club using GolfOne.ai's club management tools, the club administrator may have access to your tee time bookings, scores, and handicap history for operational purposes. This is disclosed to you at the time of club enrollment.

4. Sharing Your Information

We do not sell your personal information to third parties.

We may share your information in the following limited circumstances:

- Payment processors: when you make a payment through GolfOne.ai, your transaction data is processed by our authorized payment partners (see Section 5 for details)
- Service providers: companies that help us operate the platform (cloud hosting, analytics, email delivery) under strict data processing agreements
- Golf club operators: when you participate in club-managed events or tee sheet bookings, relevant information is shared with that club's authorized administrators
- Other users: information consistent with your profile visibility settings (see Section 3) and information shared through the social and connection features (see Section 3.4)
- Legal requirements: when required by law, court order, or to protect the rights and safety of GolfOne.ai or others
- Business transfers: in the event of a merger, acquisition, or sale of assets, your data may transfer to a successor entity, with notice provided to you

5. Payment Processing

5.1 Payment Processors We Use

GolfOne.ai uses third-party payment processors to handle all financial transactions. We do not store your full card number, CVV, or banking credentials on our servers.

Depending on your region and the type of transaction, payments may be processed by one or more of the following providers:

- Stripe (stripe.com) — primary processor for the United States, Europe, and parts of Latin America. Stripe is PCI-DSS Level 1 certified. Your payment data is governed by Stripe's Privacy Policy.
- Square (squareup.com) — used for in-person and point-of-sale transactions at golf clubs. Square is PCI-DSS compliant. Your payment data is governed by Square's Privacy Policy.
- BAC Credomatic (baccredomatic.com) — used for transactions in Costa Rica and Central America. BAC Credomatic is regulated by the Consejo Monetario Centroamericano and operates under Costa Rican banking law (Ley Organica del Sistema Bancario Nacional). Your payment data is governed by BAC Credomatic's Privacy Policy.

5.2 What Payment Data We Collect

When you make a payment through GolfOne.ai, we collect and store only the following limited payment-related information:

- Transaction ID and amount
- Last four digits of the card or account used (for your records and dispute resolution)
- Billing name and country
- Transaction date, currency, and status
- Tokenized payment reference provided by the payment processor. A "token" is a unique, randomly generated identifier that replaces your actual card number. The token is created and managed by the applicable payment processor (e.g., BAC Credomatic for Costa Rica) and cannot be used to reconstruct your original card details.
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Full card numbers, CVV codes, and bank account credentials are entered directly into the payment processor's secure environment and are never transmitted to or stored by GolfOne.ai.

5.3 Payment Data Flows and International Transfers

Transaction data processed by BAC Credomatic for users in Costa Rica and Central America is initially processed and stored within BAC Credomatic's infrastructure in Costa Rica and Central America. However, GolfOne.ai receives and stores the limited payment-related information described in Section 5.2 on its servers in the United States. By using the Service and making payments, you consent to this transfer. For users in Costa Rica, this cross-border transfer is carried out in compliance with Article 14 of Law 8968 and its implementing regulations (Executive Decree 37554-JP), and GolfOne.ai implements appropriate contractual and technical safeguards to ensure an adequate level of protection for your data.

5.4 Regional Payment Compliance

We process payments in multiple jurisdictions and apply the following region-specific standards:

- United States: transactions comply with PCI-DSS standards and applicable US federal and state consumer protection laws
- European Union / EEA: transactions involving EU residents comply with PSD2 (Payment Services Directive 2) requirements, including strong customer authentication (SCA) where applicable, and are subject to GDPR data protection standards
- Costa Rica: transactions processed through BAC Credomatic comply with Costa Rica's Ley de Protección de la Persona frente al tratamiento de sus datos personales (Law 8968) and its implementing regulations (Executive Decree 37554-JP), the Ley de Promoción de la Competencia y Defensa Efectiva del Consumidor (Law 7472), and applicable SUGEF and BCCR regulations governing electronic payments. GolfOne.ai's database containing personal data of Costa Rican users has been registered with the Agencia de Protección de Datos de los Habitantes (PRODHAB), as required by Law 8968 and Executive Decree 37554-JP.
- Latin America (broader): transactions in other Latin American countries are processed through Stripe or BAC Credomatic depending on currency and availability, and comply with the local consumer protection and data privacy laws of the applicable country

5.5 Recurring Payments & Subscriptions

If you subscribe to a GolfOne.ai paid plan or a club's recurring service, you authorize us and our payment processors to charge your payment method on a recurring basis. You may cancel your subscription at any time through your account settings. Cancellations take effect at the end of the current billing period. Refund eligibility is subject to our Refund Policy.

6. Data Retention

We retain your personal information for as long as your account is active or as needed to provide the Service.

Transaction and payment data is retained for a minimum period of five (5) years from the date of the transaction, or for such longer period as may be required by applicable tax, accounting, or financial regulatory obligations, including those established by SUGEF and Costa Rican tax legislation. After the applicable retention period expires, transaction data is securely deleted or anonymized.

You may request deletion of your account and associated data at any time by contacting us at admin@golfone.ai. We will process deletion requests within 30 days, subject to any legal retention obligations (including the transaction data retention period described above).

Anonymized and aggregated data (e.g., platform-wide scoring trends) may be retained indefinitely as it cannot be linked to an individual.

7. Your Privacy Rights & Choices

Depending on your location, you may have the following rights:

- Access: request a copy of the personal data we hold about you
- Correction: request that we correct inaccurate or incomplete information
- Deletion: request deletion of your account and personal data
- Portability: request your data in a structured, machine-readable format
- Opt-out of marketing: unsubscribe from promotional emails at any time via the link in those emails or in your account settings
- Profile privacy: switch your profile between Public and Private at any time in settings

To exercise any of these rights, contact us at admin@golfone.ai. We will respond within 30 days.

7.1 Effect of Account Deletion on Social Data

When you request deletion of your account, the following applies to your social and connection data:

- Your profile will be immediately removed from search results and will no longer be visible to other users.
- All pending friend requests (sent and received) will be cancelled.
- All existing connections will be severed; connected users will see that your account is no longer active.
- Direct messages you have sent to other users will be anonymized (your display name will be replaced with "Deleted User") but may remain visible to the recipient for their own records. If you wish to have messages permanently deleted, you may request this separately at admin@golfone.ai.
- Your scores will be removed from public leaderboards. Historical tournament results administered by golf clubs may be retained in anonymized form for the integrity of tournament records.

8. Children's Privacy

The Service is not directed to children under the age of 13. We do not knowingly collect personal information from children under 13. If you believe a child under 13 has provided us with personal information, please contact us at admin@golfone.ai and we will promptly delete it.

9. Security

We implement industry-standard security measures including encryption in transit (TLS), encrypted storage, access controls, and regular security reviews to protect your personal information. However, no system is completely secure. We encourage you to use a strong, unique password and to notify us immediately if you suspect unauthorized access to your account.

9.1 Data Breach Notification

In the event of a security breach that compromises your personal data, including payment data, we will:

- Notify affected users without unreasonable delay and in any event within seventy-two (72) hours of becoming aware of the breach, where feasible.
- Notify the PRODHAB (Agencia de Protección de Datos de los Habitantes) and any other applicable data protection or regulatory authority as required by law, including under Law 8968 and Executive Decree 37554-JP for users in Costa Rica.
- Provide you with a description of the nature of the breach, the categories of data affected, the likely consequences, and the measures taken or proposed to address the breach and mitigate its effects.
- Coordinate with our payment processors (including BAC Credomatic, Stripe, and Square, as applicable) to investigate and contain the breach and to comply with PCI-DSS incident response requirements.

10. International Data Transfers

10.1 Cross-Border Transfers

GolfOne.ai is operated from the United States. When you use our Service from outside the United States, your personal information is transferred to and processed in the United States. We also share certain categories of personal data with the following types of recipients, which may be located in other countries:

(a) **Payment processors**, located in the United States, which receive billing data and transaction information for the sole purpose of managing charges associated with the Service. For further details on data flows related to payment processing, see Section 5.3.

(b) **Infrastructure and hosting service providers**, located in the United States, which receive technical data and Service usage data for the purpose of maintaining the operation, security, and availability of the Service.

(c) **Support and analytics service providers**, located in the United States, which receive usage data and contact data for the purpose of providing user support and improving the Service.

10.2 European Users (GDPR)

If you are located in the European Economic Area (EEA), United Kingdom, or Switzerland, we process your personal data on the following legal bases: (a) performance of a contract, when processing is necessary to deliver the Service you have requested; (b) legitimate interests, for fraud prevention and platform security; (c) consent, for marketing communications and optional features. You have the right to lodge a complaint with your local data protection authority. Cross-border transfers to the United States are made using Standard Contractual Clauses (SCCs) approved by the European Commission.

10.3 Costa Rican Users (Law 8968)

For users in Costa Rica, we comply with the Ley de Protección de la Persona frente al tratamiento de sus datos personales (Law 8968) and its implementing regulations (Executive Decree 37554-JP) (the “Regulations”). This section sets the specific rights and protections applicable to the processing of your personal data under Costa Rica law.

(a) Legal Basis for Processing

The primary legal basis for the processing of your personal data under Law 8968 is your express and informed consent. You provide this consent at the following stages:

(i) Account registration. When you create an account and accept this Privacy Policy, you consent to the processing of your account data and golf profile data as described in this Privacy Policy.

(ii) Social and connection features. When you activate or use social and connection features, including friend requests, player search, and messaging, you consent to the processing of the data generated through those features, as described in Section 3.4.

(iii) Payment transactions. When you initiate a payment transaction, you consent to the processing of your payment data for that transaction, as described in Section 5.

You may withdraw your consent at any time by contacting us at admin@golfone.ai or by deleting your account through the settings available in the Service. Withdrawal of consent does not affect the lawfulness of any processing carried out prior to such withdrawal.

(b) Safeguards for International Transfers

In compliance with Law 8968 and the Regulations, GolfOne.ai implements the following safeguards to protect your personal data when it is transferred outside of Costa Rica pursuant to Section 10.1:

(i) Data processing agreements. GolfOne.ai has entered into data processing agreements with each of its providers and processors. These agreements include obligations of confidentiality, purpose limitation, technical and organizational security measures, and the obligation to delete or return personal data upon termination of the contractual relationship.

(ii) Technical and organizational security measures. Transferred personal data is protected through encryption in transit and at rest, role-based access controls, audit logs, and periodic security assessments.

(iii) Purpose limitation. Personal data transferred to third parties will be processed solely for the specific purposes described in this Privacy Policy and in accordance with GolfOne.ai's instructions. Such third parties may not use the data for their own purposes.

(c) Express Consent for International Transfer

By accepting this Privacy Policy through the express acceptance mechanism provided in the Service, you grant your free, informed, specific, and unambiguous consent for your personal data to be transferred to the United States and, where applicable, to other countries where the recipients identified in Section 10.1 are located, subject to the safeguards described in Section 10.3(b).

You may revoke this consent at any time by sending a written communication to our data protection officer at admin@golfone.ai. Revocation of consent may result in the inability to continue providing the Service, in whole or in part, to the extent that the international transfer of data is necessary for its operation. Revocation shall not affect the lawfulness of any processing carried out prior thereto.

(d) ARCO Rights

In accordance with Law 8968, you have the right to request at any time access to, rectification of, cancellation of, or objection to the processing of your personal data (collectively, the "ARCO Rights"), including personal data that has been subject to international transfer. To exercise your ARCO Rights, you may submit a written request to admin@golfone.ai. GolfOne.ai will respond to your request within ten (10) business days, as required by Law 8968 and Executive Decree No. 37554-JP.

(e) PRODHAB Registration

GolfOne.ai's database containing personal data of Costa Rican users has been registered with the Agencia de Protección de Datos de los Habitantes ("PRODHAB"), in compliance with the registration requirements established by Law 8968 and Executive Decree No. 37554-JP. For any inquiries or complaints related to the processing of your personal data, you may also contact PRODHAB directly.

(f) Costa Rican Representative

For purposes of the exercise of ARCO Rights and any communications with PRODHAB, GolfOne.ai's representative in Costa Rica is:

Tres- Ciento Dos- Novecientos Noventa y Cinco Mil Ochocientos Sesenta y Ocho SRL. San José, Costa Rica Email:

(g) Payment Data and Financial Regulations

Payment data processed through BAC Credomatic is additionally subject to the regulations issued by the Superintendencia General de Entidades Financieras (SUGEF) and the Banco Central de Costa Rica (BCCR) governing electronic financial transactions in Costa Rica.

10.4 Latin America (Broader)

For users in other Latin American countries, we comply with applicable local data protection and consumer privacy laws, including but not limited to Brazil's LGPD (Lei Geral de Protecao de Dados), Colombia's Law 1581, and Mexico's LFPDPPP (Ley Federal de Proteccion de Datos Personales en Posesion de los Particulares).

Where local law requires specific disclosures or consent mechanisms, we apply those requirements to users in those jurisdictions.

11. Third-Party Links & Integrations

The Service may contain links to third-party websites or integrate with third-party services (e.g., golf course databases, social login providers). This Privacy Policy does not apply to those third parties. We encourage you to review the privacy policies of any third-party services you use.

12. Changes to This Policy

We may update this Privacy Policy from time to time. When we make material changes, we will notify you via email or an in-app notice, and update the Effective Date at the top of this document. Your continued use of the Service after any update constitutes your acceptance of the revised policy.

13. Contact Us

If you have any questions, concerns, or requests regarding this Privacy Policy or your personal data, please contact us:

GolfOne.ai

Email: admin@golfone.ai

Website: www.golfone.ai
