BOW Progress Better

Balance of Wholeness

Privacy & Consent Policy

Including Subscription, Fees & Refund Terms

MSiQA LLC · Version 1.0 · Effective: July 2026

At a Glance

- BOW is a self-reflection and mindful living companion app — not a healthcare, diagnosis, or treatment application.
- Zero Personally Identifiable Information (PII) is ever used in AI processing — your name, email, DOB, and financial details are never shared with AI systems.
- BOW not capture PII - Date of birth, address, bank or credit card detail, phone number.
- Your personal journal entries, notes, and free-text reflections stay on BOW servers and are never sent to any AI model.
- Subscriptions auto-renew. You may cancel at any time and retain access until the end of the current billing period.
- Refunds are calculated on a prorated basis from the next billing month, after deducting applicable discounts and any free trial period consumed.

1. Introduction & Scope

This Privacy and Consent Policy ("Policy") describes how MSiQA LLC ("BOW Progress Better", "BOW", "we", "us", or "our") collects, uses, stores, protects, and processes information through the BOW — Balance of Wholeness mobile application ("App") available on iOS and Android platforms.

By downloading, installing, registering for, or using the BOW App, you ("User") acknowledge that you have read, understood, and agree to the terms of this Policy. If you do not agree, please do not use the App.

1.1 About MSiQA LLC

MSiQA - Master of Services i Quality Assured. Does consulting services and develop receive payments or fees for its variety of services.

IT Consultant service : MSiQA submit invoice to customer after the mutual agreement and customer approval. The invoice will be processed by the customer within agreed processing time. There is no cancellation and refund applicable.

BOW Progress Better (BOW): Mobile application receives payments from user paid subscription. Please refer to the Subscription-Cancellation-Refund policy.

BOW is a personal life companion and self-reflection app designed to help users aged 14 and above progress toward emotional balance, mindful living, physical wellness, and wholeness across four life pillars: Physical, Mental, Financial & Career, and Family & Relationships.

BOW is explicitly NOT a healthcare application. It does not diagnose, treat, prescribe, or provide clinical mental health assessment. BOW complements — and does not replace — professional medical or psychological care.

2. Information We Collect

2.1 Information You Provide Directly

Data Type	Examples & Purpose
Account Registration	Email address, password (hashed), display name — for account creation and login
Profile Information	Age-group, gender, country, state, marital status, children (yes/no) — used to personalize your experience, not expose your data.
Self-Reflection Entries	Emotions, moods, memories, breath measurements, journal notes — stored securely on BOW servers
Activity Data	DiaL-24 general activity entries, Magical Boomerang logs, Self-Talk Rewire sessions, MindVoice reflections, Calm ME sessions, Habit tracking, Physical exercise, Meditation
Subscription & Payment	Plan selection, billing country — payment card data is processed exclusively by Stripe (USA/Canada) or Razorpay (India/Asia) and never stored on BOW servers
Support Communications	Messages you send to our support team through email

2.2 Information Collected Automatically

Data Type	Purpose
Device type and OS version	App compatibility and performance optimization
App usage analytics (anonymized)	Understanding feature engagement to improve BOW
Crash reports and error logs	Diagnosing and fixing technical issues
Session timestamps	Tracking activity streaks and progress history

2.3 What We Do NOT Collect

BOW never collects the following:

- Biometric identifiers (fingerprints, facial recognition data)
- Precise GPS location data
- Contacts or call log information
- Camera or microphone recordings (except voice notes explicitly initiated by you within MindVoice — stored locally unless you choose to save)
- Social media profile information
- Credit card numbers, CVV, or full banking details — these are processed directly by our certified payment partners

3. How We Use Your Information

3.1 Core App Functionality

- Delivering personalized self-reflection sessions, insights, and guidance across all BOW features
- Generating AI-powered History insights based on your aggregated, anonymized activity data
- Powering the BOW-Avatar conversational companion with context appropriate to your profile
- Displaying your progress history, reward points, and Cherish & Cleanse scores
- Enabling subscription management, billing, and access control

3.2 AI Processing — Critical Privacy Commitment

✅ Sent to AI (Aggregated, Non-PII)	❌ Never Sent to AI (Ever)
• Age-group (e.g., 36–45) • Gender • Country and state • Marital status • Children (yes/no) • Aggregated anonymized activity counts (e.g., 14 Mirror ME sessions) • Emotion categories and pillar totals (counts only)	• First name or last name • Date of birth • Email address • Phone number • Home or mailing address • Bank or payment details • Raw journal entries or free-text you write

All AI API calls are routed through BOW's secure backend (NestJS server hosted on AWS). The BOW Flutter app never communicates directly with any AI provider. All personally identifiable fields are stripped before any data reaches an AI model.

4. Data Storage & Security

4.1 Storage Infrastructure

- User data is stored on Cloud infrastructure infrastructure with encrypted storage at rest (AES-256) and in transit (TLS 1.2+).
- All payment-related API keys and secrets are stored in Cloud Secrets Manager and are never embedded in the mobile application code.
- Card data never touches BOW servers. Only tokenized payment references (provided by Stripe or Razorpay) are stored.
- BOW is PCI DSS SAQ A compliant — no card data is handled server-side.

4.2 Security Measures

- JWT (JSON Web Token) based authentication for all user sessions and all payment API endpoints
- HMAC-SHA256 webhook signature verification for all incoming payment gateway events
- Role-Based Access Control (RBAC) limiting data access to authorized personnel only
- Idempotency keys on all payment operations to prevent duplicate charges
- Regular security reviews and penetration testing scheduled pre-launch

4.3 Data Retention

Data Category	Retention Period
Active account data	Retained for the lifetime of the account
Deleted account data	Purged within 30 days of account deletion request
Non-active/expired account data	Retained for up to 3years for user to resume the account
Payment transaction records	7 years (required by US tax and financial regulations)
Anonymized analytics data	Up to 3 years for product improvement purposes
Support correspondence	2 years from last interaction
Crash logs and error reports	30 to 90 days

5. Payments - Subscription - Cancellation - Refund

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Details of subscription, cancellation and refund terms are on a separate page.