

# Privacy Policy

ChangeTalk Mobile Application

Package: com.zkservices.changetalk.free

**Effective Date: June 10, 2026 | Last Updated: June 10, 2026**

Developer: ZK Services | Contact: rich@zkservices.net

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## 1. Introduction

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**Plain-English Summary** This policy explains what data is collected when you use ChangeTalk, who collects it, and how it is used. ZK Services itself collects no personal information from you.

This Privacy Policy describes the data practices of **ZK Services** ("we," "us," or "our") in connection with the **ChangeTalk** mobile application (package name: **com.zkservices.changetalk.free**), available on the Google Play Store (the "App"). This policy is intended to inform users ("you") about what information may be collected, by whom, and how it is used when you download or use ChangeTalk.

This policy applies exclusively to the ChangeTalk application. It does not apply to any other software, website, or service operated by ZK Services or by third parties accessible through the App.

**By downloading, installing, or using the ChangeTalk application, you acknowledge that you have read and understood this Privacy Policy and agree to its terms.** If you do not agree with the practices described herein, please discontinue use of the App.

## 2. Information We Do Not Collect

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**Plain-English Summary** ZK Services does not collect, store, or see any of your personal information. There is no account, no login, and no personal data submitted to us.

**ZK Services does not directly collect, store, transmit, or process any personally identifiable information (PII) from users of the ChangeTalk application.** Specifically, we do not collect:

- Names, usernames, or aliases
- Email addresses or phone numbers
- Physical mailing addresses
- Payment or financial information
- Passwords or authentication credentials
- Photos, videos, or files stored on your device
- Location data derived from GPS or network triangulation

The App does not require user registration, account creation, or login of any kind. No data is submitted by you to ZK Services through the App.

## 3. Third-Party Services

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**Plain-English Summary** ChangeTalk integrates two Google services — AdMob (for ads) and Firebase Analytics (for usage insights). Each may collect limited, anonymized technical data per Google's own privacy policies. ZK Services does not receive or store this data directly.

ChangeTalk integrates third-party software development kits (SDKs) provided by Google LLC. These SDKs operate independently of ZK Services and are governed by their own privacy policies and data processing terms. The following sections describe each service and the data it may collect automatically.

### **3.1 Google AdMob (Advertising)**

The App uses **Google AdMob**, an advertising platform operated by Google LLC, to display advertisements. Displaying ads allows ZK Services to offer the App at no direct cost to users. AdMob may automatically collect the following categories of data for the purpose of serving advertisements, measuring ad performance, and preventing fraud:

- **Android Advertising ID (Ad ID):** A resettable, device-level identifier used to serve targeted or contextual ads
- **App Set ID:** A non-permanent identifier scoped to the developer account, used for analytics and fraud prevention
- **IP Address:** Used by Google to estimate general geographic region; not stored in association with ad data
- **User product interactions:** Including app taps, ad interactions, and video views
- **Diagnostic and performance information:** Such as app launch times, hang rate, and energy usage
- **Device identifiers:** Such as device model and operating system version

All data collected by AdMob is **encrypted in transit using Transport Layer Security (TLS)**. You may reset or opt out of personalized advertising by resetting or deleting your Android Advertising ID through your device's Settings app (typically under **Settings > Privacy > Ads**).

For more information about how Google uses data collected through AdMob, please review:

- Google Privacy Policy: <https://policies.google.com/privacy>

- Google Ad Technology Policies:

<https://support.google.com/admob/answer/6128543>

### 3.2 Google Firebase Analytics

The App uses **Google Firebase Analytics**, an analytics platform provided by Google LLC, to help ZK Services understand aggregate patterns in how users interact with the App. Firebase Analytics may automatically collect the following data:

- **Firebase Installation ID:** A randomly generated identifier used solely to count unique installs; it is not linked to any personal identity
- **Android Advertising ID:** Used to de-duplicate user counts and measure engagement
- **Masked IP Address:** Used to derive coarse, country-level geographic location; the full IP address is not retained by Google's analytics systems
- **App lifecycle events:** Including screen views, session starts, and session durations
- **Device information:** Including operating system version, device model, and app version

ZK Services has **not set any User ID** within Firebase Analytics and has **not enabled Google Signals**. As a result, all analytics data is de-identified, aggregated, and cannot be traced to any individual user. All data is encrypted in transit using **TLS**.

For more information about Firebase's privacy practices, please review: Firebase Privacy Information: <https://firebase.google.com/support/privacy>

## 4. How Third-Party Data Is Used

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**Plain-English Summary** Ad data is used to show you relevant ads. Analytics data is used only to help improve the app. Neither is used to identify or contact you.

Data collected by **Google AdMob** is used by Google to serve contextually or interest-based relevant advertisements within the App, to measure ad performance and click-through rates, and to detect and prevent fraudulent ad activity. This data is processed under Google LLC's own data controller responsibilities.

Data collected by **Google Firebase Analytics** is used solely to understand aggregate usage trends — such as which features are used most frequently, how long sessions typically last, and what device types are most common. This information is used by ZK Services to make informed decisions about future app improvements and updates.

**The developer (ZK Services) does not use any data collected by these services to identify, profile, or contact individual users.** ZK Services does not receive raw, user-level data from either Google AdMob or Firebase Analytics; only aggregated and anonymized reports are accessible to the developer.

## 5. Data Sharing

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**Plain-English Summary** ZK Services does not sell or share your data. Google manages its own data under its own terms.

**ZK Services does not sell, rent, trade, or otherwise share any personal data with third parties.** We have no access to raw user-level data from Google AdMob or Google Firebase Analytics, and therefore have no personal data to share.

Third-party SDKs integrated into the App — specifically Google AdMob and Firebase Analytics — operate as independent data controllers under their own privacy policies and Google's data processing terms. Any data those services collect is governed exclusively by **Google LLC's** policies and applicable law.

ZK Services may be required to disclose information if compelled by law, court order, or governmental authority. Because we retain no user data, any such compelled disclosure would not implicate user personal information held by us.

## 6. Children's Privacy

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**Plain-English Summary** ChangeTalk is for general adult audiences only. We do not knowingly collect data from children under 13. Parents with concerns should contact us immediately.

**The ChangeTalk application is not directed to, designed for, or intended for use by children under the age of 13.** ZK Services does not knowingly collect or solicit personal information from children under the age of 13.

Google AdMob is configured within the App **without child-directed treatment tags**, consistent with the App's intended general adult audience. The App is not rated for or marketed to children on the Google Play Store.

If a parent or legal guardian believes that their child under the age of 13 has used the ChangeTalk application or that any data related to their child has been inadvertently collected, they are encouraged to contact ZK Services immediately at **rich@zkservices.net**. Upon receiving such notification, ZK Services will take appropriate steps to address the concern, including requesting deletion of any relevant data from applicable third-party services to the extent possible.

The App is designed and operated in compliance with the **Children's Online Privacy Protection Act (COPPA)**, 15 U.S.C. § 6501 et seq.

## 7. Data Retention

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**Plain-English Summary** ZK Services keeps no user data. Google retains analytics data for up to 14 months and advertising data per its own policies.

**ZK Services retains no user data whatsoever.** Because we do not collect personal information, there is no data of ours to retain, delete, or manage.

Third-party services retain data according to their own published policies:

<b>Service</b>	<b>Default Data Retention Period</b>	<b>Governed By</b>
Google Firebase Analytics	Event-level data retained for up to 14 months by default	Google Firebase Privacy Policy
Google AdMob	Per Google's advertising data retention policies	Google Privacy Policy

Users wishing to request deletion of data held by Google may use Google's privacy tools at <https://myaccount.google.com/privacy>.

## 8. Security

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**Plain-English Summary** We don't hold your data, so we can't lose it. All data transmitted by third-party SDKs is encrypted using industry-standard TLS.

ZK Services does not directly collect or store personal data; therefore, no ZK Services database or server contains user personal information that could be compromised. This design minimizes privacy risk by eliminating unnecessary data collection at the developer level.

Third-party SDKs integrated into the App — Google AdMob and Google Firebase Analytics — employ **industry-standard Transport Layer Security (TLS)**

**encryption** for all data transmitted between the App and Google's servers. Google LLC maintains comprehensive security programs consistent with its status as a major global technology company subject to international regulatory oversight.

No method of electronic transmission or storage is 100% secure. However, by limiting data collection to only what is strictly necessary for advertising and aggregate analytics purposes, and by relying on Google's established security infrastructure, the App is designed to minimize privacy and security risk.

## 9. Your Privacy Rights

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**Plain-English Summary** You can opt out of personalized ads through your Android settings. Depending on where you live, you may have additional rights under CCPA or GDPR — see below.

Depending on your jurisdiction, you may have certain rights regarding data collected in connection with your use of the App. The following rights and mechanisms are available to all users or to users in specific regions:

### 9.1 Advertising Opt-Out (All Users)

You may opt out of interest-based or personalized advertising at any time by **resetting or deleting your Android Advertising ID**. This option is typically available under **Settings > Privacy > Ads** on your Android device. After resetting, a new random identifier is generated, and prior ad targeting data linked to the old ID is effectively disassociated.

### 9.2 California Residents (CCPA)

Under the **California Consumer Privacy Act (CCPA)**, California residents have the right to: (1) know what personal information is collected about them; (2) request deletion of their personal information; and (3) opt out of the sale of their personal information. **ZK Services does not sell personal information**. Because ZK Services collects no personal data directly, there is no ZK Services-held data subject

to CCPA deletion or disclosure requests. For data held by Google, California residents may exercise rights through Google's privacy tools at <https://myaccount.google.com/privacy>.

### **9.3 EEA and United Kingdom Users (GDPR / UK GDPR)**

If you are located in the European Economic Area (EEA) or the United Kingdom, the General Data Protection Regulation (GDPR) or UK GDPR may afford you rights including: the right of access, rectification, erasure ("right to be forgotten"), restriction of processing, and data portability with respect to data held by Google. ZK Services is not the data controller for data collected by Google AdMob or Firebase Analytics. To exercise these rights, please contact Google directly or use Google's privacy management tools at <https://myaccount.google.com/privacy>.

### **9.4 Opting Out of Firebase Analytics Data Collection**

Users may limit Firebase Analytics data collection by resetting their Android Advertising ID (as described in Section 9.1) or by using Android's system-level advertising controls. Additionally, Google provides opt-out mechanisms through its account settings at <https://myaccount.google.com/privacy>.

## **10. Third-Party Links**

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**Plain-English Summary** Ads in the app may link to external websites. We are not responsible for those sites' privacy practices.

The App may display advertisements that, when tapped, redirect you to third-party websites, applications, or online services operated by parties other than ZK Services. **ZK Services is not responsible for the content, data practices, or privacy policies of any third-party sites or services** linked through advertisements or otherwise accessible from the App.

We encourage you to review the privacy policy of every website or service you visit. The inclusion of any advertisement or link within the App does not constitute an endorsement or recommendation by ZK Services of the linked site or its operator.

## 11. Changes to This Privacy Policy

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**Plain-English Summary**We may update this policy from time to time. The "Last Updated" date at the top of this page will always reflect the most recent version.

ZK Services reserves the right to update, modify, or revise this Privacy Policy at any time in response to changes in applicable law, updates to the App, or changes in third-party SDK practices. Any revised policy will be posted at the same publicly accessible URL from which this policy is served.

The "**Last Updated**" date displayed at the top of this document will be revised each time changes are made. We encourage users to review this policy periodically to remain informed about our data practices.

**Continued use of the ChangeTalk application following the posting of a revised Privacy Policy constitutes your acceptance of the updated terms.** If you do not agree with the revised policy, you should uninstall the App and discontinue use.

## 12. Contact Us

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**Plain-English Summary**Questions about this policy? Reach out to ZK Services by email. We will respond as promptly as possible.

If you have any questions, concerns, or requests regarding this Privacy Policy or the data practices described herein, please contact ZK Services using the information below:

<b>Developer</b>	<b>ZK Services</b>
<b>Email</b>	rich@zkservices.net
<b>Application</b>	ChangeTalk
<b>Package Name</b>	com.zkservices.changetalk.free

We will make every reasonable effort to respond to privacy inquiries in a timely manner.

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