

PRIVACY AND COOKIES POLICY

MONIIE.COM AND RELATED DOMAINS

Moniie – Smart AI Budget Tracking

Last updated: 1 May 2026

"The Website" (www.moniie.com) and "the App" (Moniie) are owned and operated by Moniie ("Moniie", "we", "us", or "our").

This policy, together with our Terms and Conditions, explains how Moniie may use information we collect about you when you access the Website or the App, as well as your rights over any personal information we hold about you. Please read this policy and our Terms and Conditions carefully. By accessing the Website and the App, you confirm that you have understood and agreed to them.

Moniie is committed to processing personal data in accordance with the UK General Data Protection Regulation (UK GDPR), the EU General Data Protection Regulation (EU GDPR), the Data Protection Act 2018, the Privacy and Electronic Communications Regulations (PECR), and other applicable data protection laws.

Information we collect about you

We collect information about you when you:

- visit the Website or use the App, and other sites accessible from the Website or App.
- register for the App and start your free trial or paid subscription.
- add income, expenses, budgets, reminders, mileage logs, or other entries within the App.
- interact with the AI Chatbot by text or voice.
- add family members or join a Group within the App.
- take part in promotions, competitions, customer surveys and questionnaires.
- contact us for any reason.

We collect personal data in a variety of ways, such as when you visit any of our websites, download our app, interact with electronic advertisements, use our services, complete a survey or competition entry, contact us and use our customer support channels. Examples of this information are set out below:

- **Registration and account information:** your name (if provided), email address, password (stored in encrypted form), profile picture (optional), preferred language, currency, time zone, and selected colour theme.
- **Financial information you enter manually:** income entries, expense entries, budget categories, transaction descriptions, dates, amounts, currency, notes, payment planner items, mileage logs, and reminders (including birthdays, anniversaries, payment due dates, and discount coupons). Moniie does NOT connect

to your bank accounts and does NOT read SMS or notifications from financial institutions; all financial data is entered manually by you.

- **Family / Group data:** identifiers (name, email, or in-app username) of family members or Group participants you invite, and shared expense entries within Groups. Only entries you explicitly mark as shared or assign to a Group are visible to other members.
- **AI Chatbot interaction data:** text messages and queries you send to the AI Chatbot, voice inputs you provide, and the AI responses generated. Voice inputs are processed in real time to generate a text transcript and a response; the raw audio is not stored on our servers and is discarded immediately after processing. The resulting text transcript and AI response may be retained as part of your chat history.
- **Device and connection information:** we collect device and connection-specific information when you install, access, or use our services. This includes information like hardware model, operating system information, app version, browser information, mobile network or internet service provider, language and time zone, IP address, device operations information, crash logs, and device identifiers.
- **Activity and usage information:** information about your use of our services and other activities in relation to Moniie, such as information about when you registered, how you use the features (income/expense tracking, AI chatbot, mileage, reminders, themes, etc.), session duration, frequency of interactions, log files, and diagnostic, crash, app, and performance logs and reports. This information is collected via Firebase Analytics and Google Analytics.
- **Approximate location information:** we may derive approximate location from your IP address. We do not collect precise GPS location unless you explicitly enable a feature that requires it.
- **Customer support and social media:** if you use our Customer Support service, interact with us on our social media channels, or contact us in any other way, we may keep a record of that interaction, including correspondence such as copies of emails and your email address.
- **Behavioural and tracking details:** app usage patterns, personal preferences, IP address, cookie identifiers, and unique identifiers of devices you use to access and use the services and our websites.
- **Payment information:** subscription payments are processed by Stripe, our payment service provider. We collect billing details (name, billing country, last 4 digits of your card, transaction amount, subscription status). We do NOT store full credit/debit card numbers, CVV, or full bank details. Payment data is handled by Stripe in accordance with its privacy policy and PCI-DSS standards.

Using your information

Collecting your personal information helps Moniie to better understand what you need from us. We use your information to:

- manage and improve the Website and App.
- administer and operate your account, including your Free Trial and paid Subscription.

- store and sync your financial data between your device and our cloud servers.
- operate the AI Chatbot and generate Wallet Insights.
- enable Family / Group sharing features.
- send you reminders you have configured (birthdays, payments, anniversaries, coupons).
- process Subscription payments and manage Free Trials, billing cycles, renewals, cancellations, and refunds.
- personalise our services to you (including your selected colour theme and preferred language).
- tell you about important changes to the Website and our services.
- understand your usage behaviour to develop and improve our products and services.
- manage promotions, competitions, customer surveys and questionnaires.
- check and verify your identity, and prevent or detect fraud, abuse, or crime.
- comply with legal obligations, including tax, accounting, and regulatory requirements.

Your personal information is safe with us and will never be released to third parties for marketing purposes without your consent. We never sell your personal data to third parties.

We may use and share anonymised and aggregated information for improving our products and services. However, this never includes your personal information.

Legal bases for processing

If you are located in the UK, EU, or EEA, we rely on the following legal bases under Article 6 of the UK GDPR / EU GDPR:

- **Performance of a contract:** to provide the Service you signed up for, including account management, financial tracking, AI chatbot, Group sharing, and Subscription billing.
- **Consent:** for optional features such as marketing communications, voice processing by the AI chatbot, and certain analytics. You may withdraw consent at any time.
- **Legitimate interests:** to improve our Service, keep it secure, and prevent fraud, provided this does not override your fundamental rights.
- **Legal obligation:** to comply with applicable laws, including tax, anti-fraud, and consumer protection regulations.

AI Chatbot processing

Moniie includes an AI-powered chatbot that can answer questions about your finances, track expenses, and provide insights. To deliver this functionality:

- we send a relevant subset of your financial data and your query to a third-party AI/language model provider acting as our data processor;

- we have contractual agreements with our AI processor(s) requiring them to process your data only as instructed by us, to apply appropriate security measures, and not to use your data to train their general-purpose models without your consent;
- voice inputs are converted to text for the AI to interpret; raw audio is not stored;
- AI responses are generated solely for your use and are not shared with other users.

AI outputs are provided for informational purposes only and should not be relied upon as professional financial, tax, or legal advice. The name of our current AI provider(s) and any updates will be made available on request to hello@moniiie.com.

How we share your information

We do not sell your personal data. We share data only in the limited circumstances described below:

With other Users (Family / Group features)

When you add family members or join a Group, only expenses and entries you choose to mark as shared or assign to the Group are visible to other Group members. Your private (non-shared) transactions, income, budgets, and personal insights remain visible only to you.

With service providers (data processors)

We share data with trusted third parties who help us operate the Service, including:

- **Cloud hosting and database providers** — for syncing and storing your data securely;
- **Stripe** — for payment processing;
- **Firebase / Google Analytics** — for analytics and crash reporting;
- **AI / language model provider(s)** — for processing AI Chatbot queries;
- **Email and notification service providers** — to deliver transactional and reminder messages;
- **Customer support tools.**

All processors are bound by data processing agreements consistent with Article 28 of the UK GDPR / EU GDPR.

For legal reasons

We never share your details except with government, police, courts, regulators, or other competent authorities when required by law or in response to a lawful request, in line with UK government guidelines (for details please refer to <https://www.gov.uk/data-protection>).

In business transfers

If we are involved in a merger, acquisition, restructuring, or sale of assets, your data may be transferred to the successor entity. We will notify you and provide an opportunity to object where required by law.

International data transfers

Moniie operates from the United Kingdom, but some of our service providers (including AI providers and cloud hosts) may be located outside the UK and EEA, including in the United States. When we transfer your data outside the UK/EEA, we ensure appropriate safeguards are in place, such as:

- European Commission Standard Contractual Clauses (SCCs) and the UK International Data Transfer Addendum;
- adequacy decisions where available;
- additional technical and organisational measures (encryption, access controls).

You may request a copy of the safeguards used by contacting us at hello@moniie.com.

Marketing and research

If you agree, we may contact you:

- with offers and information about Moniie products or services;
- with offers and information about partners' products or services;
- for customer research, e.g. to help improve our services.

We may contact and communicate with you using several methods including email, SMS, in-app messages, in-app push notifications and any other appropriate channel.

Push notification preferences should be managed from the iOS or Android device on which you have the App installed:

- Android users can opt out by deselecting the "Receive Notifications" tick box in the Moniie app settings.
- iOS users can opt out by going to Settings → Notifications → Moniie and then deselecting the "Allow Notifications" toggle.

If you wish to formally opt-out of any of these communications you may email hello@moniie.com.

Voice data

When you use the voice-enabled AI Chatbot, your voice is captured by your device microphone and processed in real time so the AI can understand and respond to your request. We do not store voice recordings on our servers; voice data is processed transiently to generate a text transcript and a response, and the raw audio is discarded immediately after processing. The resulting text transcript and AI response may be retained as part of your chat history, which you may delete at any time from within the App.

Children's privacy

Moniie is intended for users aged 13 and over. We do not knowingly collect personal data from children under 13. For users in the UK and EEA aged 13 to 15 (or up to the applicable age of digital consent in their country, which may be up to 16), verifiable consent from a parent or legal guardian is required before they can use the Service. If you believe a child

under the applicable age has provided us with personal data without appropriate consent, please contact us at hello@moniiie.com and we will delete the information promptly.

Cookies

In order to comply with applicable rules, we use a system of classifying the different types of cookies which we use on the Website, or which may be dropped by third parties through our websites. Note that the Moniie App is primarily a mobile application and does not rely heavily on cookies; however, our Website and certain in-app integrations may use cookies and similar technologies (SDKs, device identifiers).

What is a cookie?

Cookies are text files containing small amounts of information which are downloaded to your personal computer, mobile or other device when you visit a website. Cookies are then sent back to the originating website on each subsequent visit, or to another website that recognises that cookie. Cookies are useful because they allow a website to recognise a user's device.

- **Persistent cookies** — these cookies remain on a user's device for the period of time specified in the cookie. They are activated each time that the user visits the website that created that particular cookie.
- **Session cookies** — these cookies allow website operators to link the actions of a user during a browser session. A browser session starts when a user opens the browser window and finishes when they close the browser window. Once you close the browser, all session cookies are deleted.

Cookies do lots of different jobs, like letting you navigate between pages efficiently, remembering your preferences, and generally improving the user experience.

Cookies used on the Website

A list of all the cookies used on the Website by category is set out below.

- **Strictly necessary cookies** — these cookies enable services you have specifically asked for. For these types of cookies that are strictly necessary, no consent is required. They are essential to enable you to move around the Website and use its features, such as accessing secure areas of the Website. Without these cookies, services you have asked for, like signing in to your account, cannot be provided.
- **Performance cookies** — these cookies collect anonymous information on the pages visited. By using the Website, you agree that we can place these types of cookies on your device. They collect information about how visitors use the Website, for instance which pages visitors go to most often, and if they get error messages from web pages. These cookies don't collect information that identifies a visitor. All information these cookies collect is aggregated and therefore anonymous.
- **Functionality cookies** — these cookies remember choices you make to improve your experience, such as your language or the region you are in, and provide enhanced, more personal features.

- **Targeting or advertising cookies** — these cookies collect information about your browsing habits in order to make advertising relevant to you and your interests. They are usually placed by advertising networks with our permission and may be linked to site functionality provided by the other organisation. Targeting cookies are only set with your consent.

Using browser settings to manage cookies

The Help menu on the menu bar of most browsers will tell you how to prevent your browser from accepting new cookies, how to have the browser notify you when you receive a new cookie, and how to disable cookies altogether. You can also disable or delete similar data used by browser add-ons by changing the add-on's settings or visiting the website of its manufacturer.

However, because cookies allow you to take advantage of some of the Website's essential features, we recommend you leave them turned on. If you block or otherwise reject cookies you may not be able to sign in to your account or use features that require authentication.

Data security

We implement appropriate technical and organisational measures to protect your data, including:

- encryption in transit (TLS/HTTPS) and at rest;
- hashed and salted password storage;
- access controls and authentication for our staff and systems;
- regular security reviews, vulnerability scanning, and monitoring;
- secure software development practices.

No method of transmission or storage is 100% secure. While we strive to protect your data, we cannot guarantee absolute security. In the event of a personal data breach likely to result in a high risk to your rights and freedoms, we will notify you and the relevant supervisory authority as required by law.

Moniie service balance and credentials should be treated as confidential — please keep your login details secured at all times. Sharing of credentials with friends, family or third parties is strictly prohibited.

Data retention

We retain your personal data for as long as necessary to provide the Service and fulfil the purposes described in this Policy:

- **Account and financial data:** retained for as long as your account is active.
- **After account deletion:** we delete or anonymise your personal data within 30 days, except where we are legally required to retain it (e.g., billing and tax records, typically retained for 6 years in the UK).
- **AI chat history:** retained while your account is active; you may delete chat history at any time from within the App.

- **Backup copies:** may persist in encrypted backups for up to 90 days after deletion before being permanently overwritten.

Your rights

Subject to applicable law, you have the following rights regarding your personal data under the UK GDPR / EU GDPR:

- **Right of access** — request a copy of the personal data we hold about you.
- **Right to rectification** — correct inaccurate or incomplete data.
- **Right to erasure ("right to be forgotten")** — request deletion of your data, subject to legal exceptions.
- **Right to restrict processing** — limit how we use your data in certain circumstances.
- **Right to data portability** — receive your data in a structured, machine-readable format and transmit it to another controller.
- **Right to object** — object to processing based on legitimate interests or for direct marketing.
- **Right to withdraw consent** — where processing is based on consent.
- **Right not to be subject to automated decision-making** — including profiling that has legal or similarly significant effects.
- **Right to lodge a complaint** — with your local data protection authority. In the UK, this is the Information Commissioner's Office (ICO) at ico.org.uk.

To exercise any of these rights, contact us at hello@moniee.com. We will respond within 30 days. Subject access requests are provided free of charge in most cases, in line with the UK GDPR.

Rights for California residents (CCPA / CPRA)

If you are a California resident, you also have the right to know what personal information we collect, to request deletion, to correct inaccurate information, to opt out of any "sale" or "sharing" of personal information (we do not sell or share for cross-context behavioural advertising), and to limit the use of sensitive personal information. We do not discriminate against users who exercise their rights.

Using our Service

You must follow any policies made available to you with the use of our Service.

We do not allow misuse, unauthorised resale or abuse of our Service. By accepting use of our Service, you agree not to interfere with our Service stipulations or access our Service using a method other than what is included in your contract with us. You may use our Service only as permitted by UK laws (irrespective of the country from which you access our portal/systems including the App), including applicable export and re-export control laws and regulations. We may suspend, revoke or terminate our Service to you if you do not comply with our terms or policies, or if we are investigating suspected misconduct or fraudulent activity.

Using our Service does not give ownership of intellectual property rights to any of our content. You may not use content from our Service unless written permission is obtained from the rightful owners or it is otherwise permitted by law. These terms do not grant the right to use any branding or logos associated with our Service without express written permission. You agree not to remove, obscure, or alter any legal notices displayed in or along with our Service; failure to comply will result in revocation, suspension or termination of use of our Service and/or legal recourse.

In connection with your use of our Service, you agree that we may send you Service notifications, announcements, administrative messages, and other information pertaining to the use of our Service. After acceptance of these agreements, you may opt-out of some of these communications.

Privacy and Copyright Protection

Our Privacy Policy explains how we treat your personal data and protect your privacy when you use our Service. By using our Service, you agree that Moniie can use such data in accordance with our Privacy Policy.

We respond to notices of alleged copyright infringement and terminate accounts of repeat infringers according to the process set out in applicable copyright laws.

Changes to our policy

This policy replaces all previous versions and is correct as of the date of publication. We reserve the right to change the policy at any time. When we make material changes, we will notify you within the App or by email and update the policy on the Website.

Accessing your information

Under the UK GDPR and the Data Protection Act 2018, you have the right to access information held about you. Your right of access can be exercised in accordance with the legislation. Subject access requests are generally provided free of charge; a reasonable fee may only be charged where requests are manifestly unfounded, excessive, or repetitive, in line with the UK GDPR.

Contacting us

If you have any queries about this policy or wish to exercise any of your rights, please contact us at:

- **Company:** Moniie
- **Email:** hello@moniie.com