

# Terms and Conditions

*Moniie – Smart AI Budget Tracking*

**Last updated:** 1 May 2026

## Introduction

The Moniie service (hereinafter the "**Service**") allows users (hereinafter the "**User**") to use the app for multiple purposes such as:

- Adding income, expenses, and category-wise monthly budgets entered manually by the User (Free under subscription).
- AI Chatbot – an AI assistant that interacts with the User by text and voice, helps track expenses and income, and provides answers based on the User's data, using a third-party AI provider (Free under subscription).
- Family / Group sharing – allowing Users to add family members or join groups to share specific expenses (Free under subscription).
- Reminders – for birthdays, anniversaries, payments, and discount coupons (Free under subscription).
- Payment Planner – helping the User schedule and track upcoming payments (Free under subscription).
- Mileage Tracker – allowing the User to log distance driven (Free under subscription).
- Wallet Insights – automatically generated summaries based on the data the User enters (Free under subscription).
- Multi-language interface in English, Spanish, French, Dutch, Italian, Portuguese, and Urdu (Free under subscription).
- Customisable colour themes (Free under subscription).
- Ancillary services on a time-to-time basis.

This Service is offered by Moniie (hereinafter referred as "**Moniie**").

The Service is available through the Moniie mobile Application, which may be freely downloaded (excluding potential connection fees) on Google Play or the App Store, to all natural persons aged 13 years or over (subject to verifiable parental or guardian consent where required by law), who wish to use the Service, with the Application, for their own needs, for a strictly personal and non-commercial use only.

Under these General Terms and Conditions, it is agreed that Moniie and the User shall be collectively referred to as the "**Parties**" and individually referred to as the "**Party**".

## 1. LEGAL NOTICE

This website (the "**Portal**") is the property of and hosted by Moniie.

- **Contact Email:** hello@moniie.com

## 2. GENERAL TERMS AND CONDITIONS

Access to and use of the Service is subject to these general terms and conditions (hereinafter referred to as the "**General Terms and Conditions**").

Any subscription to the Service offered by Moniie requires consultation and explicit prior acceptance of these General Terms and Conditions, **by checking the "I agree to General Terms and Conditions" checkbox**. These General Terms and Conditions are permanently available on the Portal and within the Application and will prevail, as appropriate, over any other document. By downloading and using the app, the User accepts all terms and conditions and understands that Moniie is enabling these services using best technology which is not error free and the provider does not accept any liability, losses or damages caused due to any reasons except as expressly required by applicable consumer law. At no time shall Moniie be liable for any damages, liability, claims or any other direct or indirect causes due to use or non-use of any of the features, products, or services of the app, except where such liability cannot be limited or excluded under applicable law.

Moniie reserves the right, at any time, to update these General Terms and Conditions. However, the conditions applicable to the User are those in force on the day the subscription is taken or renewed. Material changes will be notified to the User in advance via the Application or by email.

Access to the Portal and/or the Application occurs under normal Internet connection conditions. No additional connection costs will be charged to the User unless charged by their provider, which is beyond Moniie's control.

### DEFINITIONS

For the purposes of these General Terms and Conditions, the following terms shall have the following meaning, unless otherwise specified:

**"Application"** refers to the mobile software application called "Moniie", available for free download, granting access to the Service, which the User has chosen to download on his/her mobile phone after accepting these terms & conditions and the Privacy Policy.

**"Account"** refers to the User's personal registered account on the Application, identified by the User's email address and password, with which the User's subscription, financial entries, reminders, AI chat history, and other data are associated.

**"Subscription"** refers to the paid plan (monthly or yearly) that gives the User access to the Service after the free trial period.

**"Free Trial"** refers to the introductory period of 15 days from the date of account activation, during which the User may use the subscription features at no charge.

**"AI Chatbot"** refers to the artificial intelligence assistant feature within the Application, powered by a third-party AI/language model provider, which interacts with the User by text and voice and provides responses based on the User's entered data.

**"Group"** refers to a shared space within the Application that the User creates or joins to share specific expenses with family members or other invited Users.

**"Portal"** refers to the website <https://www.moniie.com> from which information about the Service is available; the Service itself is accessed via the mobile Application.

**"Due diligence"** Moniie will conduct due diligence and monitoring of Users; in case of any misuse or attempt identified by the system, such User may be permanently disabled by Moniie.

**"Networks"** refers to the electronic communications networks open to the public, which are interconnected and run by any operator irrespective of technologies or standards used by these networks (cable, satellite, broadband, optical fibre, mobile phone, GPRS, EDGE, UMTS, Wi-Fi, WIMAX and so on).

**"Service or Moniie service"** refers to the service called "Moniie", a smart AI-assisted personal finance application offering income and expense tracking, budgets, AI chatbot, family/group sharing, reminders, payment planner, mileage tracker, wallet insights, multi-language interface, and customisable themes, as described in Article 3 below.

**"Handset"** refers to any mobile terminal equipment connected to the Internet through the Networks, compatible with the operating systems as mentioned on the Portal, on which the Application is installed.

**Multi Lingual:** The Moniie app and its features are available in multiple languages (English, Spanish, French, Dutch, Italian, Portuguese, and Urdu); some content is translated using third-party services, and any pronunciation, spelling or grammatical errors are unintentional. Due care is taken to provide service with the utmost professional outlook but it is not error free.

## **ARTICLE 2 – PURPOSE**

The purpose of these General Terms and Conditions is to define the conditions under which the Service is provided and made available to Users and the rights and obligations of the Parties arising therefrom.

## **ARTICLE 3 – DESCRIPTION OF THE SERVICE**

Moniie is a smart AI-powered personal finance Application that allows the User to record income and expenses, set monthly category-wise budgets, plan payments, log mileage, set reminders, view automatically generated wallet insights, and interact with an AI Chatbot by text or voice. The Application also allows the User to add family members or join Groups to share selected expenses, choose between multiple colour themes, and use the app in several languages.

Moniie does not connect to any User's bank account and does not read SMS or notifications from financial institutions. All financial data entries (income, expenses, budgets, mileage, reminders) are entered manually by the User. Moniie is a personal organisation and tracking tool only and does not provide financial, investment, tax, accounting, or legal advice.

User understands that it is entirely his/her own responsibility to use the Service and to verify the accuracy of any data entered. AI Chatbot responses and Wallet Insights are generated automatically and may contain errors; the User must independently verify any information before relying on it for important decisions.

Moniie reserves the right to amend or withdraw any feature, service, icon, button, or category without prior notice and without any liability whatsoever caused for any reason as may be deemed fit, except where such changes materially affect a paid Subscription, in which case the User will be notified in advance.

The Service is being regularly updated. Thus, the Application downloaded by a User may only be valid for a limited time, in view of these updates and any technical, legislative or regulatory changes that may compel Moniie to publish a new version of its Application without any liability assigned.

Moniie reserves the right to refuse and/or block any User's use that seems irregular or that appears to be for commercial, business or third-party purposes contrary to the personal-use nature of the Service, in which case Moniie will suspend such User and no liability shall be incurred by Moniie.

## **ARTICLE 4 – ACCESS TO THE SERVICE**

To use the Service, the User shall have access to the Internet as well as a compatible Handset and operating system. The Application will not work without a live Internet connection; any disruption to connectivity shall not be the fault of Moniie and the User must ensure he/she is not relying solely on Moniie for any time-critical activity.

The User therefore acknowledges that access to the Service may be affected by the performance of any of these elements.

The minimum requirements to use the Service are specified on the Portal, and by Google (Android, Google Play) and Apple (iOS, App Store). The User acknowledges and accepts that such system requirements, which may change from time to time, are his/her sole responsibility and Moniie is not responsible at any time for any failure caused thereby.

Use of the Service involves data transmission from and to the User's Handset, operations that may be charged for the use of data flows. The User is strongly encouraged to consult the applicable rates of his/her Mobile Operator or Internet Service Provider prior to using the Service. Moniie cannot be held liable for excessive data consumption with respect to the terms of access to the Internet network as agreed between the User and his/her connectivity provider.

### **4.1 Eligibility and Creating an Account**

The Service is intended for natural persons aged 13 years or over. Users between 13 and the age of digital consent in their country (16 in most EU/EEA/UK jurisdictions) may only use the Service with the verifiable consent of a parent or legal guardian, who agrees to be bound by these General Terms and Conditions on the User's behalf.

To access and fully use the Service, the User shall register from the Application — which may be freely downloaded (excluding any potential connection fees) on Google Play or the App Store — by completing the required information for the creation of his/her Account, namely a valid email address and a chosen password.

Creating the Account is only possible from the Application, which shall be installed on the User's Handset connected to the Internet.

The User undertakes to ensure that the information provided during his/her registration is reliable, accurate, and kept up to date. Should false, inaccurate or incomplete information be provided by the User, Moniie shall be entitled to suspend or delete the Account and terminate these General Terms and Conditions without delay and without any liability.

Moniie guarantees the confidentiality of the data collected when creating the Account and stores it on secure cloud servers in accordance with the UK GDPR, the EU GDPR, and the Data Protection Act 2018, as further detailed in the Privacy Policy.

The User is entirely responsible for the use of his/her Account. The User's login credentials must be kept strictly confidential; sharing of credentials with friends, family or third parties is prohibited. The User must immediately notify Moniie at [hello@moniie.com](mailto:hello@moniie.com) of any unauthorised use of his/her Account or any breach of security.

## **4.2 Subscription, Free Trial, and Payment**

Moniie offers a Free Trial of 15 days from the date of account activation. During the Free Trial, the User may use all subscription features at no charge. To start the Free Trial, the User may be required to provide payment details, which will only be charged if the User continues to a paid Subscription after the Free Trial. Only one Free Trial is available per User.

After the Free Trial, continued access to the Service requires a paid Subscription on a monthly or yearly basis. The current pricing for each plan is displayed in the Application at the time of purchase. Prices are quoted in GBP, all taxes included, or in the currency notified to the User prior to confirmation. Applicable taxes (such as VAT) will be added at checkout based on the User's billing location.

Payment is processed by Stripe, our third-party payment service provider. By subscribing, the User authorises Stripe and Moniie to charge the selected payment method for the applicable Subscription fees, taxes, and any other charges associated with the Account. Most international credit and debit cards, including Visa and Mastercard, are accepted. Moniie does not store full payment card details; the backup, processing and confidentiality of payment data is carried out by Stripe in accordance with its own privacy policy and PCI-DSS standards.

Subscriptions automatically renew at the end of each billing cycle (monthly or yearly) at the then-current price, unless cancelled before the renewal date. The User authorises Moniie and Stripe to charge the User's payment method for each renewal until the Subscription is cancelled.

Moniie reserves the right to modify its Subscription prices at any time. Any price change for an existing Subscription will be notified to the User at least 30 days in advance. If the User does not agree to the new price, the User may cancel before it takes effect.

At the end of the ordering process, the User acknowledges having read and accepted these General Terms and Conditions by checking the box provided to that end. The User then definitively confirms his/her order by clicking the "Confirm payment" button. Such confirmation implies the User's unconditional acceptance of these General Terms and Conditions.

As soon as the User confirms payment and the payment is accepted, the Subscription is confirmed and becomes irrevocable, subject to the right of withdrawal set out below (the order will be saved on Moniie's computer records, kept on a reliable and durable medium, and shall be considered as proof of the contractual relations between the Parties).

Moniie reserves the right to refuse any Subscription in the event of (i) any dispute pending with the User; (ii) total or partial non-payment of a previous order placed by the User; (iii) refusal to authorise payment by the issuing bank; or (iv) suspected fraud. Moniie may not be held liable under any such circumstances.

### **4.3 Cancellation and Refunds**

The User may cancel his/her Subscription at any time from within the Application or by contacting [hello@moniie.com](mailto:hello@moniie.com). Cancellation takes effect at the end of the current billing period. The User retains access to subscription features until the end of that period. No pro-rated refund is provided for the unused portion of a billing cycle, except where required by applicable consumer law.

If the User is a consumer in the United Kingdom, the European Union or the EEA, he/she has a statutory right to withdraw from a paid Subscription within 14 days of purchase. However, by starting to use a paid Subscription before the 14-day period ends, the User expressly requests immediate access to the digital service and acknowledges that he/she loses the right of withdrawal once the digital service is fully supplied. The User may exercise the right of withdrawal by sending an unambiguous statement, together with scanned ID proof matching the Account holder, to [hello@moniie.com](mailto:hello@moniie.com).

Outside the statutory withdrawal period, refunds are granted at Moniie's sole discretion on a case-by-case basis after due diligence. Approved refunds will be processed within 21 working days from approval; no interest shall accrue on the refunded amount.

Where the Subscription is purchased through the Apple App Store or Google Play in-app purchase mechanism (if and when such purchase channels are enabled), refund requests must be submitted directly to Apple or Google in accordance with their respective terms; Moniie does not control such platform refunds.

It is the User's entire responsibility to keep Moniie informed about any change of address or personal information necessary for processing refunds.

## **ARTICLE 5 – LIABILITY AND OBLIGATIONS OF THE USER**

The User shall be careful, cautious and shall demonstrate awareness about the information he/she enters and shares. Using the Service, the User shall refrain from attempting to mislead third parties by usurping the name or the corporate name of other persons, and more particularly by claiming to be an employee of Moniie. The User undertakes to alert Moniie to any unauthorised use of his/her Account or any other breach of the security of the Account.

The User agrees to use the Service only for lawful purposes and in accordance with applicable legislation, and recognises that it is forbidden to enter, share or transmit illegal content through the Service, failing which the User would be subject to legal proceedings (civil and/or criminal).

The User undertakes to use the Service in accordance with the purpose for which it has been defined and marketed, namely personal budget management. The User undertakes not to use the Service in a way contrary to its purposes or to these General Terms and Conditions.

In particular, the following shall be considered as inappropriate use of the Service giving rise to suspension and/or termination of the Account, under the conditions of Article 7 below:

- use of the Service for non-personal purposes (in particular for business or commercial purposes);
- use of the Service for illegal, fraudulent or malicious purposes (including money laundering or any other unlawful financial activity);
- use of the Service which may harm Moniie or result in a violation of its rights;
- mass automated entry of data or use of bots, scrapers, or any automated means to access the Service;
- transfer or resale, total or partial, of access to the Service or to the Account;
- spreading any virus or malicious code designed to limit, interrupt or destroy the Service network and/or any terminal or other tool;
- transmission of data or content of any kind which would be in violation of laws and regulations in force, with a threatening, shocking or defamatory character, or which would breach confidentiality;
- using the AI Chatbot to generate harmful, illegal, defamatory, or deceptive content;
- adding any person to a Group without their authority, or using Group features to harass, monitor or coerce others;
- using Moniie service for business or commercial or third-party purposes outside the personal use permitted under these General Terms and Conditions.

## **ARTICLE 6 – LIABILITY AND GUARANTEES OF MONIIE**

Moniie undertakes to provide the Service in a manner consistent with the description set out in Article 3 and to take the necessary measures to ensure the Service's continuity and quality. Moniie commits to a best-efforts obligation in the operation of the Application, including consulting, identifying, subscribing, payment, AI chatbot interaction, and any other potential service available on the Portal or the Application.

Moniie does not guarantee, under any circumstances, that the Service or the Application is error-free or suited to the specific needs of the User. The User acknowledges that the Service is a personal organisation tool and not a substitute for professional financial, investment, tax, accounting, or legal advice.

Moniie may not be held liable in the event that the User's data and/or content contains illegal content and/or infringes the rights of a third party. Moniie may not be held liable for the consequences resulting from the unauthorised access by a third party to a User's Account because of the negligence of the User. The User shall immediately warn Moniie of any unauthorised use of his/her account or any security breach regarding his/her account.

## 6.1 Limits of liability for Moniie

To the maximum extent permitted by law, in no event will Moniie, its directors, employees, or affiliates be liable for:

- any indirect, incidental, consequential, special, or punitive damages;
- loss of profits, revenue, business, goodwill, or data;
- losses arising from inaccuracies in AI Chatbot outputs or Wallet Insights;
- losses arising from the User's interactions with other Users (including in Groups);
- losses caused by events outside Moniie's reasonable control (including network outages, third-party service failures, force majeure).

Moniie's total aggregate liability for any claim arising out of or relating to the Service shall not exceed the greater of (a) the amount the User paid to Moniie for the Service in the 12 months preceding the claim, or (b) £100.

Nothing in these General Terms and Conditions excludes or limits Moniie's liability for fraud, fraudulent misrepresentation, death or personal injury caused by negligence, or any other liability that cannot be excluded under applicable law. The statutory rights of consumers that cannot be waived are not affected by these limitations.

## 6.2 AI Chatbot specific limits

The AI Chatbot is powered by a third-party artificial intelligence/language model provider acting as a data processor on Moniie's behalf. The User acknowledges and agrees that AI outputs are generated automatically, may contain errors, omissions, or inaccuracies, and are provided for informational purposes only. AI Chatbot responses do NOT constitute professional financial, investment, tax, accounting, or legal advice. The User must independently verify any information before relying on it for important decisions. Moniie disclaims all liability for decisions made on the basis of AI-generated outputs.

Voice inputs are processed in real time to enable the AI Chatbot to understand and respond; raw audio is not stored on Moniie's servers, as further described in the Privacy Policy.

# ARTICLE 7 – SUSPENSION – TERMINATION – RENEWAL

## 7.1 Suspension & Termination by Moniie

Moniie reserves the right to suspend or terminate the execution of these General Terms and Conditions, and therefore the User's Account, without notice or compensation in the following cases:

- the User (including his/her User Account and/or the connection from his/her Handset) is liable for a breach of his/her obligations, in particular those mentioned in Article 5 of these General Terms and Conditions;
- any attempt or act of hacking or illegal use of the information available and/or flowing through the Service is caused by or originated from the User's Account;
- any attempt or act of hacking of Moniie's equipment or network is coming from the connection or equipment used by the User;

- third parties report that the User (a) does not comply with these General Terms and Conditions and/or (b) uses the Service in a way likely to harm third parties and/or (c) uses the Service in a way contrary to morality or public order, after investigation by Moniie;
- the contact details, in particular the email address of the User, do not reflect reality;
- a payment incident or suspected fraud regarding payment, including cases where Moniie knows or has serious reasons to believe that the amount corresponding to a Subscription has not actually been debited from the User's account.

## **7.2 Deactivation of the Account at the initiative of the User**

The User may deactivate his/her Account at any time from within the Application (Settings → Delete Account) or by sending a request to Moniie at [hello@moniie.com](mailto:hello@moniie.com). Upon deactivation, the User's personal data will be deleted or anonymised within 30 days, except where Moniie is legally required to retain certain records (e.g., billing and tax records).

## **7.3 Renewal**

Subscriptions automatically renew at the end of each billing cycle until cancelled by the User. The User may cancel renewal at any time prior to the renewal date through the Application or by contacting [hello@moniie.com](mailto:hello@moniie.com).

## **ARTICLE 8 – AGREEMENT ON PROOF**

It is expressly agreed that the Parties may communicate electronically for the purposes set forth by these General Terms and Conditions, provided that technical security measures ensuring the confidentiality of the data exchanged are implemented.

The Parties agree that electronic communication between them validly proves the content of their discussions and undertakings. As such, orders and Subscription confirmations will be saved on Moniie's computer records, kept on a reliable and durable device, and shall be considered as proof of the contractual relations between the Parties.

## **ARTICLE 9 – TRANSFERABILITY**

The User shall not transfer to a third party any of the rights or obligations held under these General Terms and Conditions. Failing such would lead to the suspension and/or deletion of the User's Account. Besides, the User shall be held liable for the content or any other data available online or sent from his/her Account.

## **ARTICLE 10 – PERSONAL DATA**

Moniie is concerned about the protection of personal data which is transmitted by the User through the Service. Moniie has implemented a policy of personal data processing, available at any time on the Portal and within the Application at <https://www.moniie.com/privacy>. The User is invited to read the Privacy Policy carefully before using the Service.

## **ARTICLE 11 – INTELLECTUAL PROPERTY**

### **11.1 Right of the User**

The User is and remains the owner of the data sent through the Service, notably the data of the Account (income, expenses, budgets, reminders, mileage logs, AI chat content). Moniie will have access to such data only as necessary for the operation of the Service and as set out in the Privacy Policy. Moniie will be free to share such information only with legal authorities (including but not limited to police, courts, or regulators) on their lawful request. User chat history and AI interaction data will be retained while the Account is active and will be deleted in accordance with the Privacy Policy.

### **11.2 Right of Moniie**

Moniie is and remains the sole owner of its Service, Application, Portal, software applications, graphic charter, brands, logos, concepts, technology, software, databases, and content made available to Users, which are protected by Moniie's intellectual property rights (including copyrights, trademark and patent rights). The User undertakes not to use or reproduce Moniie's intellectual property rights (and in particular Moniie's brands and logos used on the Application and/or on the Portal) on any product or support, for any reason whatsoever. It cannot be inferred that the use of the Service grants to the User an authorisation to use Moniie's intellectual property rights for any reason whatsoever.

The User recognises that no intellectual property right on the Service components is granted to him/her. Such rights are and remain the sole property of Moniie. Moreover, the User shall not use any of these components in another context than the one exclusively set out in these General Terms and Conditions.

All improvements, updates, derived products or developments that are realised, created or developed by Moniie concerning the Service are and will remain the sole property of Moniie. The User acknowledges and expressly accepts that any contribution under the form of services, suggestions, ideas, reports, identification of faults, or any other contributions made by the User, do not grant him/her any right, title or interest in any of the elements or components of the Service.

No User or Portal visitor may implement a hypertext link to the Portal without express prior Moniie consent. The User will not publish any malicious or damaging content about Moniie at any time, either directly or indirectly, knowingly or unknowingly.

### **11.3 Right of use (licence)**

Moniie grants to the User a right of use which is non-exclusive, non-transferable, revocable, and valid worldwide and which cannot be subject to sub-licensing, of the Application and/or the software components of the Application.

This authorisation is conditional upon the acceptance of these General Terms and Conditions.

The authorisation does not authorise the User to access or use any source code of the Application and/or software components of the Application or UI (user interface) for any purposes; any such attempt or use shall constitute a serious breach and a criminal offence, and Moniie will take necessary legal action towards the User. Any fees including court, legal,

time, travel and all direct and indirect charges will be claimed from such User including financial compensation and damages.

The User must not:

- use, copy, modify or distribute the Application and/or software components of the Application, except as expressly authorised by these General Terms and Conditions;
- disassemble, decompile or translate the Application and/or the software components of the Application, except as expressly authorised by applicable laws or regulations;
- sub-licence or transfer the Application and/or the software components of the Application.

## **ARTICLE 12 – EXTERNAL LINKS**

The Portal and the Application may contain hypertext links redirecting the User to other websites or services (including links shared in coupons, reminders, or AI Chatbot responses). Moniie does not undertake any commitment for any other website or service to which the User may have access through the Portal or the Application and may not be held liable for the content, functioning, services offered or access to these websites or services.

## **ARTICLE 13 – APPLICABLE LAW – GENERAL PROVISIONS**

If one or several stipulations of these General Terms and Conditions are null or declared to be such under the governing law or regulation, or following a final judicial decision, the other stipulations shall remain in full force. The Parties shall not be held liable or considered as having breached these General Terms and Conditions if a delay or non-execution occurs where the cause of the delay or non-execution is linked to a case of force majeure.

Except where prohibited by the governing law, these General Terms and Conditions are subject to the laws of England and Wales. Any dispute or claim in application of these General Terms and Conditions between Users and Moniie, or any failure, termination or invalidity of this document, will be subject to the competent courts of England and Wales.

If the User is a consumer resident in the EU, EEA, or UK, he/she may also bring proceedings in the courts of his/her country of residence and benefits from any mandatory provisions of the law of that country. Consumers in the EU may also use the European Commission's Online Dispute Resolution platform at <https://ec.europa.eu/consumers/odr>.

## **ARTICLE 14 – CONTACT – CLAIM – MEDIATION**

Any claim or dispute relating to the Service should be transmitted by email to [hello@moniie.com](mailto:hello@moniie.com) or in the section "Contact us" of the Application.

If the User is not satisfied with the way Moniie has handled his/her complaint, the User may seek the assistance of an independent consumer mediator to try to reach an amicable outcome to the dispute.

The User will also be able to get a quicker response by contacting [hello@moniie.com](mailto:hello@moniie.com) and Moniie will do its very best to assist the User.

## **ARTICLE 15 – APP STORE AND PLATFORM TERMS**

If the User obtains the Application from the Apple App Store or Google Play, use of the Application is also subject to the applicable platform's terms. The User acknowledges that these platforms are not parties to these General Terms and Conditions and are not responsible for the Service. To the extent of any conflict between these General Terms and Conditions and the platform terms relating to the app licence, the platform terms apply only to that licence.