



MONEE.AE

Privacy Policy

Last updated: 29 August 2026

Replaces the version dated 30 March 2023

1. Who we are

Monee.ae ("Monee", "we", "us") provides a personal expense management application for iOS.

- **Controller:** MONEE.AE DOCUMENTS STORAGE SERVICES
- **Registered address:** Dubai, United Arab Emirates
- **Trade Licence number:** 1161633
- **Contact for privacy matters:** support@monee.ae

We decide why and how your personal data is processed, which makes us the **Controller** for the purposes of UAE Federal Decree-Law No. 45 of 2021 on the Protection of Personal Data ("PDPL").

2. What we collect, and why

We collect only what the app needs to work. Everything below is something the app actually does today.

2.1 Account information

Data	Where it comes from	Why	Legal basis
First and last name	You, at sign-up; or from Apple / Google when you use those sign-in options	To identify your account and address you in the app	Performance of a contract
Email address	As above	To identify your account, verify it, and contact you about it	Performance of a contract
Password	You, if you register with a password	To authenticate you. Stored only in hashed form	Performance of a contract
Apple / Google account identifier	Apple or Google, when you use those sign-in options	To recognise you on return without a password	Performance of a contract
Profile photo	You, if you choose to add one	To display in the app	Consent

We do **not** collect your phone number. (The previous version of this policy said we might; we do not.)

2.2 Financial information you record

Data	Why	Legal basis
Transaction amount, currency, date	To show your spending and build your dashboards	Performance of a contract
Merchant name	To group and categorise spending	Performance of a contract
Category and your own tags	To organise your spending as you choose	Performance of a contract
Budgets you set	To track spending against your limits	Performance of a contract

We do **not** connect to your bank. We have no access to your bank accounts, balances, card numbers, or banking credentials, and we never ask for them.

2.3 Bank SMS messages (Pro and Pro+ only, and only if you set it up)

If you choose to set up Automatic SMS Capture, you create an automation on your own device, in Apple's Shortcuts app, that runs when you receive a message matching a keyword you choose (for example, "Purchase of AED").

Be aware of exactly what happens: when that automation runs, **the full text of the matching message is sent to our servers**, over an encrypted connection, together with your account identifier. Our server then extracts the transaction amount, merchant and date, and **that is all we retain**. The message text itself is not stored in your account.

We are describing this plainly because the previous version of this policy said only that we collect the amount, merchant and date. That is true of what we *keep*, but the whole message is what is *transmitted*, and you are entitled to know that before turning the feature on.

- The automation only runs for messages matching the keyword you set.
- It only ever sends messages your automation matches. It cannot read your other messages, and neither can we.
- If you change the automation yourself to match other messages, those messages will also be sent. Please do not do this.
- You can turn it off at any time by deleting the automation in the Shortcuts app. That takes effect immediately and needs nothing from us.

Legal basis: your consent, given by choosing to create the automation. You may withdraw it at any time as described above.

2.4 Subscription information

If you subscribe to Monee Pro, the purchase is made through Apple. We receive from Apple a receipt confirming what was purchased and when it expires, which we use to unlock paid features. **We never receive your card details** — Apple does not share them with us.

Pro+ is not sold through the App Store. It is enabled by us on corporate accounts, so no payment information of any kind is involved.

Legal basis: performance of a contract.

2.5 Technical data

Data	Collected by	Why
Push notification token	Firebase Cloud Messaging (Google)	To send you notifications, if you allow them
IP address and server logs	Our hosting provider	Security, abuse prevention, and diagnosing faults

We do not run analytics on your use of the app, and we do not profile you.

Legal basis: our legitimate interest in keeping the app secure and working — except push notifications, which rely on the permission you grant in iOS and can be withdrawn in Settings at any time.

2.6 Device permissions

The app asks for these only when you use the feature that needs them, and you can refuse or revoke any of them in iOS Settings:

- **Camera** — only to take a profile photo.
- **Photo library** — only to choose a profile photo.
- **Notifications** — only to send you push notifications.

3. Who we share it with

The previous version of this policy said we do not share data with any third party. **That was not accurate**, and we have corrected it. We do not sell your data, and we do not share it for anyone else's advertising. We do use the following processors and services, which is different:

Who	What they receive	Why	Where
Microsoft Azure	All data you store in Monee	Hosting our servers and database	UAE North (Dubai)
Google (Firebase Cloud Messaging)	Your push notification token	Delivering push notifications	United States and other Google regions

Who	What they receive	Why	Where
Apple	Sign-in identifier (if you use Apple sign-in), subscription receipts	Sign-in and subscription handling	United States and other Apple regions
Google Identity	Sign-in identifier (if you use Google sign-in)	Sign-in	United States

We may also disclose data where the law requires it, or to establish or defend legal claims.

4. Sending data outside the UAE

Your Monee account data — your profile, your transactions, your budgets — is stored on Microsoft Azure servers in the **UAE North (Dubai)** region. It does not leave the UAE.

Some of the supporting services listed in section 3 do process limited data outside the UAE, in particular in the United States: Google (Firebase Cloud Messaging) for delivering push notifications, and Apple and Google for sign-in and subscription handling. What they receive is limited to what is listed in that table.

Under Articles 22 and 23 of the PDPL, personal data may be transferred abroad where the destination provides an adequate level of protection, or where appropriate safeguards or a permitted exception applies. For these transfers we rely on the **contractual data protection commitments in our agreements with those providers**, which require them to protect the data, to process it only on our instructions, and to apply security measures appropriate to it.

5. How long we keep it

Data	Retention
Account and transaction data	For as long as your account exists
Everything, after you delete your account	Deleted within 30 days, except where law requires us to keep records
Push notification token	While notifications are enabled, and deleted with your account
Server logs	30 days, under our hosting provider's standard configuration

6. Your rights under the PDPL

You have the right to:

- **Access** — obtain a copy of the personal data we hold about you
- **Rectification** — have inaccurate data corrected

- **Erasure** — have your data deleted
- **Restriction** — ask us to limit how we process your data
- **Portability** — receive your data in a structured, machine-readable format
- **Object** — object to processing based on our legitimate interests
- **Withdraw consent** — where processing relies on consent, at any time
- **Object to automated decision-making** — we do not make decisions about you by automated means that produce legal or similarly significant effects

How to exercise them: email support@monee.ae. We will respond within 30 days. You can delete your account and its data yourself at any time from **Profile → Delete account**.

If you are not satisfied with our response, you may complain to the **UAE Data Office**.

7. Security

We protect your data with encryption in transit (HTTPS/TLS), hashed passwords, authenticated access to your data, and access controls on our systems.

We will notify you and the UAE Data Office of a personal data breach where the PDPL requires it.

No system is completely secure, and we will not claim otherwise.

8. Children

Monee is not intended for anyone under 18, and we do not knowingly collect data from children. If you believe a child has given us personal data, contact support@monee.ae and we will delete it.

9. Changes

We may update this policy. If we make a significant change we will tell you in the app or by email before it takes effect. The date at the top always shows the current version.

10. Contact

support@monee.ae MONEE.AE DOCUMENTS STORAGE SERVICES Trade Licence
1161633, Dubai, United Arab Emirates