



MONEE.AE

Terms and Conditions

Last updated: 29 August 2026

Replaces the version dated 30 March 2023

1. Agreement

These Terms govern your use of the Monee.ae mobile application (the “App”) and our services. By using the App you agree to them. If you do not agree, please do not use the App.

The App is provided by **MONEE.AE DOCUMENTS STORAGE SERVICES**, Trade Licence 1161633, Dubai, United Arab Emirates (“Monee”, “we”, “us”).

You must be at least 18 years old to use Monee.

2. What Monee is — and what it is not

Monee helps you record and understand your own spending.

Monee is not a bank, and is not a financial adviser. We are not licensed by the UAE Central Bank and we do not provide financial, investment, tax or legal advice. Nothing in the App is a recommendation to take or not take any financial decision. Any insight, forecast or budget figure the App shows is a calculation based on the data you have given it, provided for information only. **You remain responsible for your own financial decisions.**

We do not connect to your bank. We do not hold, move or have access to your money, accounts, balances or cards.

3. Your account

You are responsible for keeping your login details secure and for activity under your account. Tell us at support@monee.ae if you believe someone else has access to it.

You agree that the information you give us is accurate, and you agree not to impersonate anyone else.

4. Automatic SMS Capture (Pro and Pro+)

This feature is optional and off unless you set it up.

You set it up by creating an automation on your own device in Apple’s Shortcuts app, which runs when you receive a message containing a keyword you choose.

You should understand before enabling it that the full text of each matching message is sent to our servers. Our servers extract the transaction amount, merchant and date, and only those are stored against your account. The message text is not retained.

- The automation runs entirely on your device and only for messages you have told it to match.
- Neither the App nor Monee can read your messages. Only your automation can, and only the ones it matches.
- If you change the automation to match other messages, those will also be sent to us. You are responsible for that change and we ask you not to make it.
- You can disable it at any time by deleting the automation in the Shortcuts app.

We cannot guarantee that every message will be captured, or that every captured message will be interpreted correctly. Bank message formats change without notice. **Check your transactions.**

5. Subscriptions

Monee Pro is an optional auto-renewing subscription:

Plan	Length	Price
Monee Pro (monthly)	1 month	Shown in the App, in your local currency
Monee Pro (yearly)	1 year	Shown in the App, in your local currency

The price you will pay is always the one shown on the subscription screen in the App at the time of purchase, and it may vary by country.

Monee Pro+ is not sold through the App Store. It is enabled by us on corporate accounts and carries no charge to you.

Free trial. New subscribers receive a **7-day free trial**, which begins when you confirm the purchase. Your Apple Account is not charged during the trial. Unless you turn off auto-renew at least 24 hours before the trial ends, it converts automatically into a paid subscription at the price shown, and your Apple Account is charged then.

- Payment is charged to your Apple Account on confirmation of purchase, or at the end of the free trial where one applies.
- **The subscription renews automatically** unless auto-renew is turned off at least **24 hours before the end of the current period.**
- Your Apple Account is charged for renewal within 24 hours before the end of the current period.
- You can manage or cancel your subscription in **Settings → your name → Subscriptions** on your device. Deleting the App does not cancel it.

- Any unused portion of a free trial is forfeited if you purchase a subscription before the trial ends.

Refunds are handled by Apple under the Apple Media Services Terms and Conditions, not by us. We cannot issue refunds for purchases made through the App Store. You may request one from Apple directly. This does not affect any rights you have under applicable UAE consumer protection law.

6. Acceptable use

You agree not to:

- use the App unlawfully, or to break any applicable law
- attempt to gain unauthorised access to our systems or another user's account
- interfere with or disrupt the App or its infrastructure
- copy, resell or redistribute the App or its content
- reverse engineer the App, except to the extent that applicable law expressly permits it despite this restriction

7. Intellectual property

The App, its design and its underlying technology belong to Monee.ae or our licensors. These Terms give you a personal, non-exclusive, non-transferable, revocable licence to use the App for your own personal, non-commercial purposes. Nothing else is granted.

Your data remains yours. You grant us only the permission needed to store and process it in order to provide the service, as described in our Privacy Policy.

8. Availability

We aim to keep Monee available but do not guarantee uninterrupted service. We may change, suspend or discontinue features. If we discontinue the service altogether, we will give reasonable notice and a way to export your data.

9. Ending your use

You may stop using Monee at any time and delete your account and its data from **Profile → Delete account**.

We may suspend or terminate your access if you materially breach these Terms, or where we are required to by law. Except where a breach or the law makes it impractical, we will give you notice and a reasonable opportunity to retrieve your data.

10. Disclaimer

To the fullest extent permitted by law, the App is provided "as is" and "as available", without warranties of any kind, whether express or implied.

11. Limitation of liability

To the fullest extent permitted by law, we are not liable for indirect, incidental, special or consequential loss, nor for loss of profit, revenue or data.

Nothing in these Terms excludes or limits liability that cannot be excluded or limited under UAE law, including liability for fraud, or for death or personal injury caused by negligence.

Our total liability arising out of or in connection with the App is limited to the greater of the amount you paid us in the 12 months before the claim, or AED 500.

12. Indemnity

You agree to indemnify us against claims arising from your misuse of the App or your breach of these Terms, except to the extent the claim arises from our own act or omission.

13. Apple

You acknowledge that these Terms are between you and Monee, not Apple, and that Apple is not responsible for the App or its content. Apple has no obligation to provide support for the App. Apple and its subsidiaries are third-party beneficiaries of these Terms and may enforce them against you.

14. Changes

We may change these Terms. If a change is significant we will tell you in the App or by email before it takes effect. Continuing to use Monee after that means you accept the change.

15. Governing law

These Terms are governed by the laws of the United Arab Emirates, and the courts of Dubai have exclusive jurisdiction.

16. Contact

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