# **Privacy Policy**

# Privacy Policy for Monee.ae

#### Introduction

This Privacy Policy governs the way Monee.ae collects, uses, maintains, and discloses information collected from users (each, a "User") of the Monee.ae mobile application (the "App"). This Privacy Policy applies to the App and all products and services offered by Monee.ae.

### User Data Collection and Use

We may collect personal identification information from Users in various ways, including but not limited to when Users visit our App, register on the App, subscribe to the newsletter, and in connection with other activities, services, features, or resources we make available on our App. Users may be asked for name, email address, and phone number.

We will only use User data to personalize their experience on the App and provide them with dashboards. We will not share this data with any third-party companies. We will also use the data to analyze and improve the App's functionality and performance.

## SMS Data Collection and Use

Monee.ae leverages iOS shortcuts automation to parse SMS messages from the bank. The App is allowed to read only one kind of SMS from the bank, the one that starts with the specific text of the transaction notification SMS. The App will not receive any other SMS unless the User modifies the provided shortcut during registration.

The feature of SMS parsing is only active for Pro Users. Free Users are free to use the App without an iOS shortcut.

We only collect the Transaction Amount, the Merchant, and the Date from SMS messages. We do not save any other type of data. The App will also not store any of the User's SMS messages or bank account information.

If the User modifies the shortcut manually, it will not be our responsibility, and we cannot guarantee the security or privacy of the data collected by the modified shortcut.

# Security of Data

We take the security and privacy of User data very seriously. SMS data collected by the App is encrypted and secure. We use appropriate data collection, storage, and processing practices and security measures to protect against unauthorized access, alteration, disclosure, or destruction of User data.

#### Personal Identifiers

We collect personal identification information such as name, email address, and phone number. We take measures to protect this data and do not share it with third-party companies. We will only use this data to personalize the User's experience on the App and provide them with dashboards.

# Changes to the Privacy Policy

Monee.ae reserves the right to update this Privacy Policy at any time. When we do, we will revise the updated date at the bottom of this page. We encourage Users to frequently check this page for any changes to stay informed about how we are helping to protect the personal information we collect.

# Acceptance of Terms

By using this App, Users signify their acceptance of this Privacy Policy. If you do not agree to this Privacy Policy, please do not use our App. Your continued use of the App following the posting of changes to this policy will be deemed your acceptance of those changes.

### Contacting Us

If you have any questions about this Privacy Policy, the practices of this App, or your dealings with this App, please contact us at support@monee.ae.

Last updated: March 30, 2023.