

Terms and Conditions

Terms and Conditions for Monee.ae

Introduction

Welcome to Monee.ae mobile application (the "App"). These terms and conditions ("Terms and Conditions") govern your access to and use of the App and the services we provide (the "Services"). By accessing or using the App or the Services, you agree to be bound by these Terms and Conditions. If you do not agree to these Terms and Conditions, you may not access or use the App or the Services.

Use of the App and the Services

Monee.ae allows you to automate the process of tracking your bank transactions by parsing SMS messages from your bank. By using the App, you agree to allow Monee.ae to read and access your SMS messages that are related to your bank transactions.

You acknowledge that the SMS messages will be processed by an IOS shortcut automation and only transaction amount, merchant and date will be saved. Any other type of data in the SMS will not be saved. If you manually modify the shortcut, it will not be our responsibility.

The SMS parsing feature is only available for Pro Users. Free Users can use the App without the IOS Shortcut and will not have access to the SMS parsing feature.

Data Privacy

Monee.ae takes your privacy seriously. We will use your data to personalize your experience on the App and to provide you with dashboards. However, we will not share your data with any third-party without your consent.

Please note that the SMS data is encrypted and secure. 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.

Intellectual Property Rights

Monee.ae holds the exclusive rights to any intellectual property and technology used in the application. Some of the features of Monee.ae may be patented and registered accordingly. Any attempt to reverse engineer or use the same service on a competitor app will be considered a violation of our intellectual property rights and may lead to legal action. Monee.ae retains the right to take any necessary legal action to protect its intellectual property, including seeking injunctive relief and monetary damages.

Termination

We reserve the right to terminate or suspend your access to the App or the Services, without notice, for any reason or no reason at all, including but not limited to your breach of these Terms and Conditions.

Refunds and Deletion of Account

No refunds are allowed for the use of the App or the Services. You may delete your account and all data by clicking on "delete account" from the App.

Disclaimer of Warranties

The App and the Services are provided "as is" and without warranty of any kind, whether express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose.

Limitation of Liability

In no event shall Monee.ae be liable for any direct, indirect, incidental, special, or consequential damages arising out of or in connection with the use or inability to use the App or the Services, even if we have been advised of the possibility of such damages.

Indemnification

You agree to indemnify and hold harmless Monee.ae, its affiliates, officers, agents, and employees from any claim, demand, or damage, including reasonable attorneys' fees, arising out of or in connection with your use of the App or the Services, or your violation of these Terms and Conditions.

Governing Law

These Terms and Conditions shall be governed by and construed in accordance with the laws of the United Arab Emirates.

Changes to Terms and Conditions

We reserve the right to modify these Terms and Conditions at any time

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