

# MoneyLenz

## Privacy Policy

Kleo Technology LLC

Effective Date: April 1, 2026 — Version 1.0

*Plain Language Summary: MoneyLenz analyzes your credit card statement PDF to give you spending clarity. We delete your PDF immediately after processing. We keep your parsed data (transaction records and insights) for 12 months. We never collect your bank credentials. We never sell your data. You can delete your account and all associated data at any time.*

### 1. Who We Are

MoneyLenz is a web-based financial statement analysis service operated by Kleo Technology LLC, a Texas limited liability company (“Kleo,” “we,” “us,” or “our”). We can be reached at:

#### **Kleo Technology LLC**

Email: [hello@moneylenz.com](mailto:hello@moneylenz.com)

Website: [moneylenz.com](https://moneylenz.com)

This Privacy Policy describes how we collect, use, retain, and protect personal information when you use the MoneyLenz service (“Service”). By using the Service, you agree to the practices described in this Policy. If you do not agree, please do not use the Service.

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### 2. Scope of This Policy

This Policy applies to:

- All users of the MoneyLenz web application at [moneylenz.com](https://moneylenz.com) and any subdomains
- Users who interact with us by email or through our beta program
- Visitors to our landing page, whether or not they complete a statement upload

This Policy does not apply to third-party websites, services, or applications that may be linked from our Service. Those services have their own privacy practices, which we encourage you to review.

### 3. Information We Collect

We collect only the information necessary to provide the Service. We do not collect more than we need.

#### 3.1 Information You Provide Directly

- Email address — collected when you verify your identity via one-time passcode (OTP) before your first upload.
- Credit card statement PDF — uploaded by you for analysis. This file is deleted from our servers immediately and automatically upon completion of processing (see Section 5).

We do not collect your bank username, password, PIN, account number, Social Security Number, or any other bank credentials. You connect nothing to your bank account.

#### 3.2 Information Generated During Processing

- Parsed transaction data — merchant names, transaction amounts, dates, and spending categories derived from your uploaded PDF.
- AI-generated insights — plain-language observations generated from your parsed transaction data.
- Statement metadata — bank name (Chase or Amex), statement date, transaction count, and total spend per statement.

#### 3.3 Information Collected Automatically

- Session and authentication tokens — managed by Supabase Auth to keep you logged in across browser sessions.
- Behavioral and funnel analytics events — anonymized events such as upload started, OTP verified, results viewed, and paywall viewed. These events are tied to anonymous or pseudonymous identifiers only; they are never linked to your email address or transaction data in analytics systems.

We do not use third-party advertising trackers. We do not use session recording tools. If we add any analytics tooling beyond Supabase built-in analytics, we will update this Policy and our sub-processor disclosures before doing so.

#### 3.4 Payment Information

If you subscribe to a paid plan, payment is processed by Stripe. MoneyLenz does not receive, store, or have access to your credit card number, CVV, or bank account information. We retain only your subscription status (free, Pro, or Family) and plan type. Stripe's handling of your payment data is governed by Stripe's own Privacy Policy.

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## 4. How We Use Your Information

We use the information we collect solely to operate and improve the Service. Specifically:

Purpose	Legal Basis	Data Used
Deliver statement analysis results	Performance of contract	Parsed transaction data, insights
Authenticate your identity via OTP	Performance of contract	Email address
Maintain your session across browser restarts	Performance of contract	Session token
Display your statement history on the dashboard	Performance of contract	Statement metadata, parsed data
Send OTP verification codes and account notifications	Performance of contract	Email address
Send deletion confirmation emails	Legal obligation	Email address
Improve parsing accuracy and insight quality (beta)	Legitimate interest / Consent	Parsed data, upload metadata
Measure product funnel performance	Legitimate interest	Anonymous analytics events
Comply with legal obligations	Legal obligation	As required by applicable law

We do not use your data for advertising, profiling, or sale to third parties. We do not use your financial data to train general-purpose AI models or share it with Anthropic for model training purposes beyond the scope of the API call required to generate your insights.

## 5. Data Retention and Deletion

### 5.1 PDF Deletion

Your uploaded PDF is deleted from our servers automatically and immediately upon completion of processing, regardless of whether parsing succeeded or failed. No copy of the raw PDF is retained in any database, cache, backup, or third-party service. This is a binding product commitment. Any change to this practice will require an update to this Policy and direct notification to affected users.

### 5.2 Parsed Transaction Data and Insights

Parsed transaction data and AI-generated insights derived from your statement are retained for twelve (12) months from the date of upload. After twelve months, this data is purged automatically. You may request earlier deletion at any time by deleting your account (see Section 8).

### 5.3 Other Data Categories

Data Type	Retention Period
Uploaded PDF	Deleted immediately upon processing completion
Parsed transaction data & AI insights	12 months from upload date, then auto-purged
Email address & Supabase Auth identity	Duration of active account; deleted upon account deletion
Session and authentication tokens	Duration of active account
Analytics events	Retained per Supabase analytics defaults; no PII attached
Consent records (ToS/Privacy Policy acknowledgment)	Life of account plus 3 years
Stripe subscription status and plan type	Governed by Stripe retention policy

## 6. How We Share Your Information

We do not sell, rent, or share your personal information with advertisers, data brokers, or any third party for commercial purposes. We share your data only with the service providers listed below, solely to the extent necessary to operate the Service.

### 6.1 Sub-Processors

The following companies act as data processors on our behalf. Each has been evaluated for security and privacy practices:

Sub-Processor	Role	Data Shared	Privacy Policy
Anthropic	AI insight generation via Claude API	Parsed transaction text (merchant names, amounts, dates). No direct PII beyond statement content.	<a href="https://anthropic.com/privacy">anthropic.com/privacy</a>
Supabase	Authentication, database, and analytics	Email address, parsed transaction data, statement metadata, session tokens, anonymous analytics events.	<a href="https://supabase.com/privacy">supabase.com/privacy</a>
Stripe	Payment processing	Email address and subscription plan. Card details never touch MoneyLenz servers.	<a href="https://stripe.com/privacy">stripe.com/privacy</a>
Resend	Transactional email delivery (OTP codes, account notifications)	Email address only.	<a href="https://resend.com/legal/privacy-policy">resend.com/legal/privacy-policy</a>

We will not add new sub-processors that receive personal data without first updating this Policy and, where required, obtaining renewed consent from existing users.

## 6.2 Legal Disclosures

We may disclose personal information if required to do so by law, regulation, court order, or lawful request by government authorities, or if we believe in good faith that such disclosure is necessary to protect the rights, property, or safety of Kleo Technology LLC, our users, or the public.

## 6.3 Business Transfers

In the event of a merger, acquisition, financing, or sale of all or substantially all of Kleo Technology LLC's assets, personal information may be transferred as part of that transaction. We will notify you via email and a prominent notice on the Service before your personal information becomes subject to a different privacy policy.

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# 7. Consent and Your Choices

## 7.1 Consent at Registration

Before you can upload a statement or access the Service, you will be asked to affirmatively acknowledge this Privacy Policy and our Terms of Use by checking an unchecked checkbox. Pre-checked boxes are not used. The checkbox reads:

*"I agree to the MoneyLenz Terms of Use and Privacy Policy."*

We record the fact of your consent, including the date, time, and version of the documents you acknowledged. This record is retained for the life of your account plus three (3) years.

## 7.2 Material Policy Changes

If we make material changes to this Privacy Policy — meaning changes that affect what data we collect, how we use it, how long we keep it, or who we share it with — we will:

- Notify you by email at the address associated with your account, and
- Require you to re-acknowledge the updated Policy before you can continue to use the Service.

Non-material changes (such as clarifications or formatting corrections) will be posted with an updated effective date but will not require re-acknowledgment.

## 7.3 Beta Program Disclosure

During the beta period, by using the Service you consent to the use of your upload data and feedback to improve MoneyLenz parsing accuracy and insight quality. This use is limited to improving the Service and does not include sale to or use by any third party. This consent is separate from and in addition to your general agreement to this Policy.

## 8. Your Rights and How to Exercise Them

You have the following rights with respect to your personal information. We will respond to all requests within the timeframes stated below.

### 8.1 Right to Access

You may request a copy of the personal information we hold about you, including your email address, parsed transaction data, and AI-generated insights. We will deliver your data in CSV or JSON format within seven (7) days of a verified request.

### 8.2 Right to Delete

You may request deletion of your account and all associated personal data at any time. Upon a verified deletion request, we will:

- Permanently delete your email address and Supabase Auth identity
- Permanently delete all parsed transaction data, AI insights, and statement history records
- Trigger cancellation of any active Stripe subscription (no further charges will be applied)
- Send a confirmation email to your address upon completion

Deletion will be completed within thirty (30) days of a verified request. During the beta period, deletion requests may be submitted by emailing [hello@moneylenz.com](mailto:hello@moneylenz.com). A self-serve account deletion mechanism will be available in the product before public launch.

### 8.3 Right to Correct

If you believe any personal information we hold about you is inaccurate, you may contact us at [hello@moneylenz.com](mailto:hello@moneylenz.com) to request a correction.

### 8.4 Right to Opt Out of Non-Essential Communications

You may opt out of any marketing or non-transactional communications from us at any time by following the unsubscribe instructions in any such email, or by contacting us at [hello@moneylenz.com](mailto:hello@moneylenz.com). We will continue to send transactional messages (OTP codes, account notifications, deletion confirmations) regardless of opt-out status, as these are necessary to operate your account.

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## 9. Additional Rights for California Residents (CCPA/CPRA)

If you are a California resident, you have additional rights under the California Consumer Privacy Act (CCPA) as amended by the California Privacy Rights Act (CPRA). This section supplements the rest of this Policy.

### 9.1 Categories of Personal Information Collected

In the preceding twelve (12) months, we have collected the following categories of personal information as defined by the CCPA:

Category	Examples	Collected?
Identifiers	Email address	Yes
Financial information	Parsed credit card transaction data (merchant, amount, date, category)	Yes
Internet/network activity	Anonymous funnel events (upload started, results viewed)	Yes
Inferences from personal information	AI-generated spending insights	Yes
Sensitive personal information (financial account data)	Statement content — raw PDF deleted immediately; parsed data retained 12 months	Yes (transient / parsed)
Government ID / Social Security Number	—	No
Geolocation data	—	No
Biometric data	—	No

## 9.2 Sources of Personal Information

We collect personal information directly from you (email, uploaded PDF) and automatically from your use of the Service (analytics events, session tokens).

## 9.3 Business or Commercial Purpose for Collection

We collect personal information to provide the statement analysis service, authenticate users, maintain session continuity, and measure product performance. See Section 4 for a complete description of purposes.

## 9.4 Categories of Third Parties With Whom We Share Personal Information

We share personal information with our sub-processors (Anthropic, Supabase, Stripe, Resend) solely as described in Section 6. We do not sell personal information or share it with third parties for cross-context behavioral advertising.

## 9.5 Your CCPA/CPRA Rights

- **Right to Know** — You have the right to request disclosure of the categories and specific pieces of personal information we have collected about you, the sources, our business purpose, and the categories of third parties with whom we share it.
- **Right to Delete** — You have the right to request deletion of your personal information, subject to certain exceptions permitted by law. See Section 8.2 for our deletion process.
- **Right to Correct** — You have the right to request correction of inaccurate personal information we hold about you.

- Right to Opt Out of Sale or Sharing — MoneyLenz does not sell personal information and does not share personal information for cross-context behavioral advertising. There is nothing to opt out of, but you may confirm this in writing by contacting us.
- Right to Limit Use of Sensitive Personal Information — We use sensitive personal information (your statement content) only for the purpose of providing the analysis service you requested. We do not use it for any other purpose.
- Right to Non-Discrimination — We will not discriminate against you for exercising any of your CCPA/CPRA rights. Exercising these rights will not affect the quality of service you receive.

## 9.6 Do Not Sell or Share My Personal Information

MoneyLenz does not sell or share your personal information as those terms are defined under the CCPA/CPRA. A “Do Not Sell or Share My Personal Information” link is included in the Service footer and links to a page confirming this practice.

## 9.7 How to Submit a CCPA/CPRA Request

California residents may submit rights requests by emailing [hello@moneylenz.com](mailto:hello@moneylenz.com) with the subject line “California Privacy Request.” We will verify your identity before processing any request and will respond within forty-five (45) days, with a possible thirty (30) day extension if required.

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# 10. Data Security

We implement commercially reasonable technical and organizational measures to protect your personal information against unauthorized access, disclosure, alteration, or destruction. Specific measures include:

- All data transmitted between your browser and our servers is encrypted in transit via HTTPS/TLS.
- Parsed transaction data is stored in Supabase with row-level security policies that restrict access to the authenticated account owner.
- Your uploaded PDF is processed in an isolated server environment and deleted immediately upon completion; it is never written to persistent storage accessible outside the processing pipeline.
- Authentication is handled via short-lived OTP codes rather than passwords, reducing credential theft risk.
- API keys and service credentials are stored as environment variables and never exposed in client-side code.

No method of electronic transmission or storage is 100% secure. While we use commercially reasonable means to protect your information, we cannot guarantee absolute security. In the event of a data breach that affects your personal information, we will notify you as required by applicable law.



## 11. Children's Privacy

The Service is not directed to individuals under the age of 18, and we do not knowingly collect personal information from children. If you believe we have inadvertently collected information from a minor, please contact us immediately at [hello@moneylenz.com](mailto:hello@moneylenz.com) and we will delete that information promptly.

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## 12. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. The "Effective Date" at the top of this document reflects the date of the most recent revision.

- Material changes — changes that affect your rights or our data practices — will be communicated by email and will require your re-acknowledgment before you can continue using the Service.
- Non-material changes — such as formatting corrections or clarifications that do not affect data practices — will be posted with an updated effective date without requiring re-acknowledgment.

Your continued use of the Service after any non-material update constitutes your acceptance of the revised Policy.

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## 13. Not Financial Advice

MoneyLenz is a data presentation and analysis tool. The insights and categorizations generated by the Service are descriptive in nature and are based solely on the content of your uploaded statement. Nothing in the Service or generated by the Service constitutes financial advice, investment advice, tax advice, or legal advice. You should consult a qualified professional for advice specific to your financial situation. Kleo Technology LLC expressly disclaims any liability arising from reliance on Service output as financial guidance.

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## 14. Contact Us

If you have questions, concerns, or requests related to this Privacy Policy or our data practices, please contact us:

### **Kleo Technology LLC**

Attn: Privacy

Email: [hello@moneylenz.com](mailto:hello@moneylenz.com)

Website: [moneylenz.com](http://moneylenz.com)

We aim to respond to all privacy inquiries within five (5) business days.

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