

MoneyLenz

Terms of Use

Kleo Technology LLC

Effective Date: April 1, 2026 — Version 1.0

PLEASE READ THESE TERMS CAREFULLY BEFORE USING MONEYLENZ. BY CHECKING THE ACCEPTANCE BOX, CREATING AN ACCOUNT, OR UPLOADING A STATEMENT, YOU AGREE TO BE BOUND BY THESE TERMS OF USE AND OUR PRIVACY POLICY. IF YOU DO NOT AGREE, DO NOT USE THE SERVICE.

Plain Language Summary: MoneyLenz lets you upload Chase or Amex statement PDFs to get spending clarity. You keep ownership of your data. We delete your PDF immediately after processing. Our insights are descriptive — not financial advice. You must be 18+ and a US resident to use the Service. We can suspend accounts that misuse the Service. Disputes are resolved under Texas law.

1. Agreement to Terms

These Terms of Use (“Terms”) constitute a legally binding agreement between you (“User,” “you,” or “your”) and Kleo Technology LLC, a Texas limited liability company (“Kleo,” “we,” “us,” or “our”), governing your access to and use of the MoneyLenz web application and related services (collectively, the “Service”).

By accessing the Service, clicking an acceptance checkbox, creating an account, or uploading a credit card statement, you acknowledge that you have read, understood, and agree to be bound by these Terms and our Privacy Policy, which is incorporated herein by reference. If you are using the Service on behalf of an organization, you represent and warrant that you have authority to bind that organization to these Terms.

2. Eligibility

To use the Service, you must:

- Be at least 18 years of age;
- Be a resident of the United States;
- Have the legal authority to upload and share the credit card statement(s) you submit (i.e., the statement must belong to you or an account for which you are an authorized user);
- Not be prohibited from using the Service under applicable law; and
- Provide accurate information when creating your account.

The Service is not directed to individuals under 18. If we learn that a user is under 18, we will terminate their account and delete all associated data immediately.

3. Account Registration and Security

3.1 Registration

Access to the Service requires email verification via a one-time passcode (OTP). By providing your email address and completing OTP verification, you create an account (“Account”). You agree to provide a valid email address that you own or control.

3.2 Consent to Terms and Privacy Policy

Before completing OTP verification and accessing the upload flow, you will be presented with an unchecked checkbox requiring your affirmative acknowledgment of these Terms and our Privacy Policy. You may not proceed without checking this box. We record the fact, date, time, and version of your acknowledgment.

3.3 Account Security

You are responsible for maintaining the confidentiality of your account session. MoneyLenz uses OTP-based authentication — we do not use passwords. If you believe your account has been accessed without your authorization, you must notify us immediately at hello@moneylenz.com. We are not liable for any loss or damage arising from unauthorized access to your account resulting from your failure to safeguard your session or device.

3.4 One Account Per User

You may not create multiple accounts to circumvent usage limits, upload quotas, or paywalls. We track upload counts per verified Supabase user account; using incognito mode, clearing your browser cache, or creating alternate email addresses to bypass usage limits is a violation of these Terms and may result in immediate account termination.

4. Description of the Service

4.1 What MoneyLenz Does

MoneyLenz is a statement analysis tool that allows users to upload Chase or American Express credit card statement PDFs and receive: (a) categorized spending breakdowns; (b) normalized merchant names; (c) AI-generated descriptive insights; (d) downloadable CSV exports of parsed transactions; and (e) a personal dashboard with statement history and spending statistics.

4.2 Supported Statement Types

During the current phase of the Service, only PDF statements issued by Chase and American Express are supported. Statements from other financial institutions are not supported and may fail to parse. We do not guarantee successful parsing of every Chase or Amex statement, as statement formats vary by account type and may change without notice from the issuing bank.

4.3 Beta Program

The Service is currently operating under a structured beta program. During the beta period:

- Email verification via OTP is required before your first upload;
- All uploads are free and unlimited;
- Access is invite-only via a direct link or manual onboarding;
- The Service may contain bugs, incomplete features, or interruptions; and
- Features described as “coming soon” (including Smart Alerts, Savings Goals, Subscription Tracker, and the Family Plan) are not available and are subject to change.

Beta users will be offered a discounted Pro plan at public launch. We reserve the right to modify, discontinue, or exit the beta program at any time without liability.

4.4 Post-Beta Service

Upon public launch, the Service will transition to the following access model: anonymous first use for a single upload; email OTP capture and paywall presented on second upload attempt; paid subscription required for continued access. Beta user accounts will be retained and offered a discounted Pro plan. The full terms of the post-beta service will be communicated before the transition.

5. Subscription Plans and Payment

5.1 Available Plans

Plan	Price	Key Features	Status
Free	\$0/month	1 statement/month; basic spending categories; 3 insights	Available at public launch
Pro	\$5/month	Unlimited statements; advanced AI insights; subscription tracker; weekly reports	Available at public launch
Family	\$18/month	Everything in Pro; 4 family members; household budgets; shared goals; priority support	Coming soon
Beta	Free	Unlimited uploads; all current features; no paywall	Active during beta period only

Plan features, pricing, and availability are subject to change. We will provide at least 30 days' notice before increasing the price of any active paid subscription.

5.2 Payment Processing

Paid subscriptions are processed through Stripe. By subscribing to a paid plan, you authorize Stripe to charge your designated payment method on a recurring monthly basis. MoneyLenz

does not collect, store, or have access to your payment card information. Payment disputes and chargebacks are governed by Stripe's terms and your card issuer's policies.

5.3 Cancellation and Refunds

You may cancel your paid subscription at any time. Cancellation takes effect at the end of the current billing period; you will retain access to paid features through the end of the period for which you have already paid. We do not offer prorated refunds for partial months, except where required by applicable law. To cancel, use the account management interface or contact hello@moneylenz.com.

5.4 Account Deletion and Subscription

If you delete your account, any active paid subscription will be cancelled automatically and no further charges will be applied. No refund will be issued for the remainder of the current billing period, except where required by applicable law.

6. Acceptable Use

6.1 Permitted Use

You may use the Service solely for your own personal financial awareness and analysis. You may upload credit card statements that belong to you or for accounts on which you are an authorized user.

6.2 Prohibited Conduct

You agree not to:

- Upload any statement that does not belong to you or for which you are not an authorized account holder;
- Upload falsified, manipulated, or fraudulent financial documents;
- Attempt to reverse-engineer, decompile, disassemble, or extract the source code of the Service;
- Use automated scripts, bots, crawlers, or scrapers to access, upload to, or extract data from the Service;
- Attempt to circumvent usage limits, upload quotas, or paywalls by any means, including creating multiple accounts, using incognito mode, or clearing browser data;
- Introduce malware, viruses, or malicious code into the Service or any connected systems;
- Use the Service in any manner that could damage, disable, overburden, or impair our servers or networks;
- Attempt to gain unauthorized access to any portion of the Service, other user accounts, or systems connected to the Service;
- Use the Service to commit fraud, money laundering, or any other illegal activity;
- Resell, sublicense, or make the Service available to any third party on a commercial basis without our written consent; or
- Use the Service in violation of any applicable federal, state, or local law or regulation.

6.3 Consequences of Violation

We reserve the right to suspend or terminate your account immediately and without notice if we determine, in our sole discretion, that you have violated these Terms. Termination does not limit any other rights or remedies available to us at law or in equity.

7. Your Data and Intellectual Property

7.1 Ownership of Your Data

You retain full ownership of your credit card statement PDFs, the parsed transaction data derived from them, and any other personal information you provide to the Service. These Terms do not transfer any ownership interest in your data to Kleo Technology LLC.

7.2 License You Grant to Us

By uploading a statement to the Service, you grant Kleo Technology LLC a limited, non-exclusive, royalty-free license to process, parse, categorize, and analyze the content of your statement for the sole purpose of providing the Service to you. This license terminates upon deletion of your account or the relevant data. We do not use your statement data to train general-purpose AI or machine learning models, and we do not share your statement data with third parties except as described in our Privacy Policy.

7.3 Beta Improvement License

During the beta period, by using the Service you grant us an additional limited license to use anonymized or aggregated insights derived from upload patterns and parsing outcomes to improve the accuracy and quality of the Service. This license does not include the right to share or sell identifiable transaction data and terminates upon your account deletion.

7.4 Kleo Technology LLC Intellectual Property

The Service, including its design, code, algorithms, branding, content, and all related materials, is the proprietary intellectual property of Kleo Technology LLC and is protected by copyright, trademark, and other applicable laws. Nothing in these Terms grants you any right, title, or interest in the Service beyond the limited right to use it as described herein. “MoneyLenz” and related marks are trademarks of Kleo Technology LLC. You may not use our trademarks, logos, or brand assets without our prior written consent.

7.5 Feedback

If you submit feedback, suggestions, or ideas about the Service (“Feedback”), you grant us a perpetual, irrevocable, worldwide, royalty-free license to use, incorporate, and commercialize that Feedback without restriction or compensation to you. Feedback does not include your personal financial data.

8. No Financial Advice; Disclaimer of Insights

IMPORTANT: MONEYLENZ IS NOT A FINANCIAL ADVISOR, INVESTMENT ADVISOR, TAX ADVISOR, OR CREDIT COUNSELOR. NOTHING IN THE SERVICE CONSTITUTES FINANCIAL ADVICE, INVESTMENT RECOMMENDATIONS, TAX GUIDANCE, OR LEGAL ADVICE.

The insights, categorizations, summaries, and other outputs generated by the Service are descriptive in nature. They are derived algorithmically from the content of your uploaded statement and are intended solely to help you understand your own spending patterns. Specifically:

- Spending categories assigned to transactions are based on automated classification and may be inaccurate or incomplete.
- Merchant names are normalized using pattern matching and may not always reflect the correct business name.
- AI-generated insights describe patterns observed in your statement data; they do not account for your broader financial situation, goals, or obligations.
- The Service does not account for transactions that do not appear in your uploaded statement (e.g., debit card purchases, cash transactions, or charges from other accounts).

You should not make financial decisions — including changes to spending habits, investment allocations, or debt management strategies — based solely on the output of the Service. Always consult a qualified financial professional for advice tailored to your specific situation.

Kleo Technology LLC expressly disclaims all liability for any financial decisions made in reliance on Service output.

9. Parsing Accuracy and Service Limitations

9.1 No Guarantee of Parsing Success

We target a parsing success rate of 80% or greater for supported Chase and American Express statement formats, but we do not guarantee that every statement will parse successfully. Statement formats vary by account type, region, and issuing bank version. If your statement fails to parse, you will receive a clear error message explaining the outcome.

9.2 No Guarantee of Accuracy

Even when parsing succeeds, we do not warrant that categorizations, merchant normalizations, or insight outputs are accurate, complete, or error-free. Automated processing is subject to limitations inherent in pattern recognition and AI inference.

9.3 No Real-Time or Predictive Data

The Service operates exclusively on the data contained in the statement you upload. It does not connect to your bank account, does not access real-time transaction data, and does not perform predictive analysis, budgeting, or forecasting. The Service reflects only historical data from the specific statement period covered by your uploaded PDF.

9.4 Service Availability

We do not guarantee uninterrupted availability of the Service. The Service may be temporarily unavailable due to scheduled maintenance, technical failures, or circumstances beyond our control. We target a statement processing time of under 30 seconds but do not guarantee this in all circumstances. We will not be liable for any loss or inconvenience resulting from Service downtime or delays.

10. Privacy and Data Handling

Your use of the Service is also governed by our Privacy Policy, which is incorporated into these Terms by reference. Key data handling commitments are summarized below:

Commitment	Detail
PDF deletion	Your uploaded PDF is deleted immediately upon processing completion, regardless of outcome.
No bank credentials	We never collect your bank username, password, PIN, or account number.
Parsed data retention	Parsed transaction data and AI insights are retained for 12 months, then auto-purged.
No data sale	We do not sell, rent, or share your personal data with advertisers or data brokers.
Account deletion	You may request full account and data deletion at any time; deletion completes within 30 days.
Sub-processors	Your data is processed by Anthropic (AI), Supabase (auth/DB), Stripe (payments), and Resend (email) only.

For the full description of our data practices, including your rights under applicable law and our CCPA disclosures for California residents, please review our Privacy Policy at moneylenz.com/privacy.

11. Disclaimers of Warranties

THE SERVICE IS PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED. TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, KLEO TECHNOLOGY LLC DISCLAIMS ALL WARRANTIES, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, ACCURACY, AND NON-INFRINGEMENT.

Without limiting the foregoing, we do not warrant that:

- The Service will meet your requirements or expectations;
- The Service will be uninterrupted, timely, secure, or error-free;
- Parsing results will be accurate, complete, or suitable for any particular purpose;
- Any errors in the Service will be corrected; or
- The Service is free of viruses or other harmful components.

Some jurisdictions do not allow the exclusion of implied warranties. If you reside in such a jurisdiction, some of the above exclusions may not apply to you.

12. Limitation of Liability

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, KLEO TECHNOLOGY LLC AND ITS OFFICERS, DIRECTORS, EMPLOYEES, AND AGENTS SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES ARISING OUT OF OR RELATED TO YOUR USE OF OR INABILITY TO USE THE SERVICE, INCLUDING BUT NOT LIMITED TO LOST PROFITS, LOST DATA, LOSS OF GOODWILL, OR FINANCIAL LOSSES RESULTING FROM RELIANCE ON SERVICE OUTPUT.

In no event shall our total aggregate liability to you for all claims arising out of or relating to these Terms or the Service exceed the greater of: (a) the total amount paid by you to Kleo Technology LLC in the twelve (12) months preceding the claim; or (b) fifty US dollars (\$50.00).

The limitations in this Section apply regardless of the theory of liability (contract, tort, negligence, strict liability, or otherwise), even if we have been advised of the possibility of such damages. These limitations reflect a reasonable allocation of risk between the parties and are a fundamental element of the basis of the bargain between us.

Some jurisdictions do not allow the limitation of certain damages. If you reside in such a jurisdiction, some of the above limitations may not apply to you.

13. Indemnification

You agree to indemnify, defend, and hold harmless Kleo Technology LLC and its officers, directors, employees, contractors, and agents from and against any claims, liabilities, damages, judgments, awards, losses, costs, and expenses (including reasonable attorneys' fees) arising out of or relating to:

- Your violation of these Terms;
- Your use of the Service in any manner not authorized by these Terms;
- Your uploading of any statement you are not authorized to upload;
- Any content or data you submit to the Service; or
- Your violation of any applicable law or the rights of any third party.

14. Termination

14.1 Termination by You

You may stop using the Service and request account deletion at any time by contacting hello@moneylenz.com. During the beta period, this is the primary account deletion mechanism. A self-serve deletion option will be available in the product before public launch. Termination does not entitle you to a refund of any paid subscription fees, except as required by applicable law.

14.2 Termination by Us

We may suspend or terminate your access to the Service at any time, with or without cause and with or without notice, including if we determine that:

- You have violated these Terms;
- Your use of the Service poses a risk to other users or to our systems;
- We are required to do so by law or court order; or
- We discontinue the Service in whole or in part.

14.3 Effect of Termination

Upon termination of your account for any reason: your right to access the Service ceases immediately; we will process deletion of your personal data in accordance with our Privacy Policy (within 30 days of a deletion request); and any active paid subscription will be cancelled with no further charges applied. Sections 7.4, 8, 11, 12, 13, 15, 16, and 17 of these Terms survive termination.

15. Modifications to the Terms

We reserve the right to modify these Terms at any time. When we do:

- Material changes — changes that affect your rights, our liability, the scope of the Service, or payment terms — will be communicated by email at least 14 days before they take effect. We will require your re-acknowledgment of the updated Terms before you can continue using the Service.
- Non-material changes — such as clarifications, formatting corrections, or updates to contact information — will be posted with an updated effective date and will take effect immediately without requiring re-acknowledgment.

Your continued use of the Service after any non-material change constitutes your acceptance of the revised Terms. If you do not agree to a material change, you must stop using the Service and may request account deletion.

16. Governing Law and Dispute Resolution

16.1 Governing Law

These Terms and any dispute arising out of or relating to these Terms or the Service shall be governed by and construed in accordance with the laws of the State of Texas, without regard to its conflict of law principles.

16.2 Informal Resolution

Before initiating any formal legal proceeding, you agree to first contact us at hello@moneylenz.com and attempt to resolve the dispute informally. We will use reasonable efforts to resolve the dispute within 30 days of receiving your notice.

16.3 Binding Arbitration

If informal resolution fails, any dispute, claim, or controversy arising out of or relating to these Terms or the Service — except as provided in Section 16.4 — shall be resolved by binding arbitration administered by the American Arbitration Association (AAA) under its Consumer Arbitration Rules, which are available at adr.org. The arbitration shall be conducted in English, in Texas, or by remote hearing. The arbitrator's decision shall be final and binding and may be entered as a judgment in any court of competent jurisdiction.

BY AGREEING TO THESE TERMS, YOU WAIVE YOUR RIGHT TO A TRIAL BY JURY AND YOUR RIGHT TO PARTICIPATE IN A CLASS ACTION LAWSUIT OR CLASS-WIDE ARBITRATION.

16.4 Exceptions to Arbitration

Either party may bring an individual action in small claims court for disputes within the applicable jurisdictional threshold. Either party may also seek emergency injunctive or equitable relief from a court of competent jurisdiction to prevent irreparable harm pending arbitration.

16.5 Venue

For any matters not subject to arbitration, you consent to exclusive jurisdiction and venue in the state and federal courts located in Collin County, Texas.

17. General Provisions

17.1 Entire Agreement

These Terms, together with our Privacy Policy and any additional terms presented to you for specific features, constitute the entire agreement between you and Kleo Technology LLC regarding the Service and supersede all prior agreements, understandings, and representations.

17.2 Severability

If any provision of these Terms is found by a court or arbitrator to be invalid, illegal, or unenforceable, that provision shall be modified to the minimum extent necessary to make it enforceable, and the remaining provisions shall continue in full force and effect.

17.3 Waiver

Our failure to enforce any right or provision of these Terms shall not constitute a waiver of that right or provision. Any waiver must be in writing and signed by an authorized representative of Kleo Technology LLC.

17.4 Assignment

You may not assign or transfer your rights or obligations under these Terms without our prior written consent. We may assign these Terms, in whole or in part, without restriction, including in connection with a merger, acquisition, or sale of assets.

17.5 Force Majeure

We shall not be liable for any failure or delay in performance resulting from causes beyond our reasonable control, including acts of God, natural disasters, cyberattacks, government actions, pandemics, or failures of third-party infrastructure providers.

17.6 No Third-Party Beneficiaries

These Terms do not confer any rights or remedies on any third party. They are solely for the benefit of you and Kleo Technology LLC.

17.7 Headings

Section headings in these Terms are for convenience only and have no legal or contractual effect.

18. Contact Information

For questions about these Terms, to report a violation, or to submit a legal notice, please contact:

Kleo Technology LLC

Attn: Legal

Email: hello@moneylenz.com

Website: moneylenz.com

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

This document is proprietary and confidential. Version 1.0.