

# Privacy Policy — Money Penny

**Effective date:** December 23, 2025

Money Penny LLC (“**Money Penny**,” “**we**,” “**us**,” or “**our**”) operates the Money Penny services, including our website and related products and services (collectively, the “**Service**”). This Privacy Policy explains how we collect, use, disclose, and protect personal information when you use the Service.

If you have any questions, contact us at **contact@money Penny.pro**.

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## 1) Who We Are

**Company:** Money Penny LLC (United States)

**Contact email:** contact@money Penny.pro

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## 2) Information We Collect

We collect information in the following categories:

### A. Account Information (provided by you)

- Name
- Email address
- Phone number
- Language preference
- Country

## **B. Communications (provided by you)**

- Messages you send to Moneypenny (e.g., via WhatsApp/iMessage or other supported channels)
- Related metadata such as date/time and basic message routing information

## **C. Voice / Audio Processing**

If you use voice features, we may process audio to transcribe commands and provide the Service.

**Important:** We process voice audio to generate a transcription and fulfill your request, and we **delete the audio promptly after processing** (i.e., we do not store voice recordings as a general practice).

We may retain the **text** of your request (e.g., transcriptions) and responses as part of your communications/history, unless you request deletion.

## **D. Payment Information (processed by Stripe)**

We use **Stripe** to process payments. **We do not store your full payment card details.** Stripe may collect and process payment and transaction information (such as card details, billing information, and fraud signals) to provide payment services.

## **E. Automatically Collected Technical Information (typical for online services)**

When you use the Service, we (or our service providers) may automatically collect certain technical data, such as:

- IP address
- Approximate location (derived from IP)
- Device and browser information
- Cookies or similar identifiers
- Usage and performance data (e.g., pages viewed, links clicked, session events)
- Error/crash diagnostics and logs (to maintain security and performance)

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### 3) Cookies, Google Analytics, and Meta/Facebook Pixel

We use cookies and similar technologies for functionality, analytics, and measurement.

#### Google Analytics

We use **Google Analytics** to understand how users interact with the Service (e.g., traffic sources, page views, session behavior) and to improve performance and user experience.

#### Meta (Facebook) Pixel

We use the **Meta/Facebook Pixel** to measure advertising performance, understand conversions, build audiences, and improve ad relevance. This may involve collecting identifiers and event data (such as page views and actions taken on the Service).

**Your choices:** You can control cookies through your browser settings and may be able to limit certain advertising cookies through industry opt-out tools. If you prefer, you may also contact us at **contact@moneypenny.pro** to request assistance with limiting tracking on our Service.

Note: If you disable cookies, parts of the Service may not work as intended.

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### 4) How We Use Information

We use personal information to:

- Provide, operate, and maintain the Service
- Create and manage your account
- Process your requests and communications
- Enable voice features (including transcription) and deliver responses
- Process payments and manage subscriptions (through Stripe)
- Monitor, prevent, and detect fraud, abuse, and security incidents
- Analyze usage and improve the Service (including via Google Analytics)
- Measure marketing effectiveness and conversions (including via Meta Pixel)
- Communicate with you about the Service (support, updates, and important notices)
- Comply with legal obligations and enforce our terms

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## 5) How We Disclose Information

We do not sell your personal information in the ordinary sense. We may disclose information in these situations:

### A. Service Providers (Processors)

We share information with vendors that help us operate the Service, such as:

- **Stripe** (payment processing)
- **Google Analytics** (analytics)
- **Meta/Facebook Pixel** (ads measurement and audience tools)
- Hosting, infrastructure, customer support, and security providers (as applicable)

These providers are permitted to process personal information only to provide services to us and for legitimate business purposes consistent with this Privacy Policy.

### B. Legal, Safety, and Rights Protection

We may disclose information if we believe it is necessary to:

- Comply with law, legal process, or governmental requests
- Protect the safety, rights, and property of users, Moneypenny, or others
- Prevent fraud or security issues
- Enforce our agreements and policies

### C. Business Transfers

If we are involved in a merger, acquisition, financing, reorganization, bankruptcy, or sale of assets, information may be transferred as part of that transaction.

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## 6) Data Retention

We retain personal information only as long as reasonably necessary for the purposes described in this Privacy Policy, including:

- While your account is active
- To provide the Service and maintain records of your communications
- To comply with legal and accounting obligations (e.g., billing records)
- To resolve disputes and enforce agreements

**Voice audio:** As described above, voice audio is processed and **deleted promptly after processing** as a general practice.

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## 7) Security

We use reasonable administrative, technical, and organizational safeguards designed to protect personal information. However, no method of transmission or storage is 100% secure, and we cannot guarantee absolute security.

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## 8) Children's Privacy

The Service is not directed to children under **13**, and we do not knowingly collect personal information from children under 13. If you believe a child has provided personal information, please contact us at **contact@moneypenny.pro**, and we will take appropriate steps to delete it.

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## 9) International Users

We are based in the **United States**, and information may be processed and stored in the United States or other locations where we or our service providers operate. By using the Service, you understand that your information may be transferred to and processed in jurisdictions that may have different data protection laws than your country.

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## 10) Your Privacy Choices and Requests (Access / Deletion)

You can request:

- Access to certain personal information we maintain about you
- Correction of inaccurate information
- Deletion of your account and associated personal information (subject to legal exceptions)

To make a request, email **contact@moneypenny.pro** with the subject line **“Privacy Request”**. We will respond within a reasonable time and may ask you to verify your identity before processing certain requests.

### Data Deletion Instructions (for users and platform reviews)

To request deletion of your data:

1. Email **contact@moneypenny.pro** from the email associated with your account, with subject **“Delete My Data”**; and
2. Include any relevant identifiers (e.g., phone number used with the Service) to help us locate your account.

We will delete or anonymize your personal information unless we must retain certain information for legal, security, or fraud-prevention purposes (e.g., billing records).

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## 11) US State Privacy Notice (California and Similar Laws)

Some US state privacy laws (such as California’s) provide additional rights and require certain disclosures.

### A. “Sale” / “Sharing” for Targeted Advertising

We do not sell personal information for money. However, our use of cookies/trackers (including the **Meta Pixel**) may be considered **“sharing”** of personal information for cross-context behavioral advertising under some state laws.

**Opt-out:** You can opt out by limiting cookies in your browser, using available advertising opt-out tools, or by emailing **contact@moneypenny.pro** with the subject “**Opt Out of Targeted Advertising**”.

## **B. Categories Collected & Disclosed**

We may collect and disclose the categories described in Sections 2 and 5 for the purposes described in Section 4.

## **C. Non-Discrimination**

We will not discriminate against you for exercising your privacy rights.

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## **12) Do Not Track**

Some browsers send “Do Not Track” signals. Because there is no consistent industry standard, we do not respond to Do Not Track signals in a uniform way.

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## **13) Changes to This Privacy Policy**

We may update this Privacy Policy from time to time. We will post the updated version and update the “Effective date” above. Your continued use of the Service after changes become effective means you accept the updated policy.

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## **14) Contact Us**

For privacy questions or requests, contact: **contact@moneypenny.pro**