

# Privacy Notice

Updated 2/24/2026

This privacy notice for Diane Money ("Diane Money," "we," "us," or "our"), describes how and why we might collect, store, use, and/or share ("process") your information when you use our services ("Services"), such as when you:

- Visit our website at <https://www.dianemoney.com>, or any website of ours that links to this privacy notice
- Download and use our application(s), such as our mobile application — Diane Money, or any other application of ours that links to this privacy notice
- Engage with us in other related ways — including any sales, marketing, or events

Questions or concerns? Reading this privacy notice will help you understand your privacy rights and choices. If you do not agree with our policies and practices, please do not use our Services. If you still have any questions or concerns, please contact us at [support@dianemoney.com](mailto:support@dianemoney.com).

**Important:** This Privacy Notice is intended to describe our privacy practices and your choices. It does not create a contractual right, but it may be incorporated by reference into our Terms of Service where permitted by law.

## 1. Scope

This Privacy Notice applies to information processed in connection with the Services, including when you: (i) visit our website; (ii) create an account; (iii) connect external financial accounts (such as bank accounts, credit cards, student loan accounts, and mortgage accounts); (iv) communicate with us; or (v) interact with our marketing and events.

## 2. Information We Collect

We collect information in three ways: (A) information you provide; (B) information collected automatically; and (C) information we receive from third parties (including financial institutions and data providers when you connect accounts). A. Information you provide. Depending on how you use the Services, we may collect: name, email address, phone number, mailing/billing address, username, password, contact preferences, customer support communications, and other information you choose to provide. B.

Information collected automatically. We may collect device and usage information such as IP address, device identifiers, browser/app type, operating system, language, approximate location (based on IP), event logs, crash reports, performance metrics, and activity within the Services. We also may use cookies, pixels, and similar technologies on our website. C. Information from third parties. If you connect an external account, we may receive account information from financial institutions through one or more third-party data providers. We may also receive information from marketing partners and social platforms (for example, when you engage with ads). Payment data. If you purchase paid features, payment processing is handled by third-party payment processors (e.g., Stripe). We do not store full payment card numbers except as permitted/necessary for processing and security.

### **3. Sensitive Personal Information**

Depending on your use of the Services and as permitted by applicable law, we may process sensitive personal information. This may include:

- Financial account information (e.g., account identifiers, balances, transactions, loan/mortgage servicing data) you choose to connect
  - Authentication and security data (e.g., device tokens, account access signals)
  - Biometric authentication signals used for login (see Section 5)
  - Inferences about financial preferences or characteristics derived from usage and connected account data
- We process sensitive information only for permitted business purposes such as providing core functionality, authentication, security, fraud prevention, compliance, and improving the Services.

### **4. Financial Account Connections**

Account connections. The Services may allow you to connect external financial accounts (including bank accounts, credit cards, student loans, and mortgages). When you connect an account, you authorize Diane Money and our third-party data providers to access and retrieve information from the relevant financial institution on your behalf.

Data accuracy and availability. External account data may be delayed, incomplete, or inaccurate due to factors outside our control (including institution outages, formatting changes, and provider limitations). We do not guarantee the completeness, accuracy, or timeliness of external account data. No affiliation with financial institutions. Financial institutions are not affiliated with Diane Money and are not responsible for the Services. Credentials and tokens. Depending on the connection method, our data providers may

use credentials or token-based access methods as supported by the relevant institution. We encourage use of tokenized and least-privilege access methods where available.

## **5. Biometric Authentication (Face ID)**

If you enable biometric login (such as Face ID), authentication is performed by your device operating system. Diane Money does not receive or store your biometric template. We may receive a confirmation signal from your device indicating whether authentication succeeded, solely to facilitate secure login. You can disable biometric login in your device settings at any time.

## **6. How We Use Your Information**

We process information to:

- Provide, operate, and maintain the Services (including account creation and authentication)
- Connect and refresh external financial accounts you choose to link
- Provide insights, budgeting tools, debt and savings projections, and related features
- Communicate with you (service messages, security alerts, support)
- Conduct security, fraud prevention, and misuse detection
- Improve and develop the Services (analytics, debugging, performance monitoring)
- Comply with legal obligations and enforce our rights
- Market and promote the Services (subject to your choices and applicable law).

## **7. Automated Analysis and Profiling**

We use automated tools to analyze spending patterns and connected account information to generate insights and recommendations. These outputs are informational and are not financial, investment, legal, or tax advice. Depending on your state of residence, you may have the right to opt out of certain profiling activities that produce legal or similarly significant effects. See Section 12.

## **8. Cookies, Analytics, and Advertising**

We may use cookies, pixels, SDKs, and similar technologies to (i) operate the website; (ii) understand usage; (iii) measure performance; and (iv) support marketing. Depending on

your location, you may be able to opt out of targeted advertising and certain data sharing via your browser/device settings, cookie controls, and applicable opt-out mechanisms (including Global Privacy Control where required). See Section 13.

## **9. Sharing and Disclosure**

We may share information with: Service providers that help us operate the Services (hosting, analytics, customer support, security, payment processing). Data providers used for external account connections and refreshes (when you choose to connect accounts). Professional advisors (lawyers, auditors, insurers) as necessary. Business transfers in connection with a merger, acquisition, financing, or sale of assets. Legal and safety where we believe disclosure is necessary to comply with law, protect rights, prevent fraud, or protect users and the public. No sale for money. We do not sell personal information for monetary consideration. Some sharing for analytics or advertising may be considered “sharing” under certain laws; where required, we provide opt-out mechanisms.

## **10. Data Retention**

We retain information for as long as reasonably necessary to provide the Services, comply with legal obligations, resolve disputes, and enforce agreements. Retention periods vary by category and may include:

- Account profile data: for the duration of the account and thereafter as needed for compliance, audit, and dispute resolution
- Connected account data: while accounts remain linked and thereafter as needed for compliance, fraud prevention, and recordkeeping
- Security logs: for a limited period consistent with security and compliance needs
- Marketing data: until you opt out or as permitted by law

When retention is no longer required, we delete, de-identify, or anonymize information, subject to technical and legal constraints (e.g., backup archives).

## **11. Security Program**

We maintain a security program designed to protect information through administrative, technical, and physical safeguards. While no system can be guaranteed to be 100% secure, our security program is designed to align with commonly recognized control frameworks and SOC 2 Trust Services Criteria principles (Security, Availability, and Confidentiality) in a manner appropriate for our size and risk profile.

Key controls may include:

- Access controls (role-based access, least privilege, periodic access reviews)
- Encryption in transit and, where appropriate, at rest
- Secure development practices (code review, dependency management, environment separation)
- Monitoring (logging, alerting, vulnerability detection, anomaly monitoring)
- Vendor risk management (due diligence of critical vendors and data processors, contractual protections where appropriate)
- Incident response processes (triage, containment, investigation, remediation, and post-incident review)
- Business continuity measures (backup and recovery processes, as appropriate) No warranty. These measures are designed to reduce risk; they do not eliminate risk.

## **12. Incident Response and Breach Notification**

We maintain incident response procedures designed to detect, respond to, and remediate security incidents. If we become aware of a security incident involving personal information, we will evaluate the incident and, where required by applicable law, provide notifications to affected individuals and/or regulators within required timeframes. Notification obligations and timelines vary by jurisdiction and circumstances (including whether the incident is reasonably likely to result in harm).

## **13. Sub processors and Vendor Management**

We use third-party vendors and sub processors to support the Services (for example, hosting, analytics, security, and payments). We seek to require appropriate confidentiality, security, and data protection commitments from vendors that process personal information on our behalf. We may update our vendor relationships over time as the Services evolve.

## **14. Data Minimization and Purpose Limitation**

We aim to collect and process information that is reasonably necessary for the purposes described in this Privacy Notice. We seek to limit access to personal information to personnel and vendors that require it for authorized purposes, consistent with the principles of least privilege and need-to-know.

## **15. Your U.S. Privacy Rights**

Depending on your state of residence, you may have rights to: (i) access; (ii) correct; (iii) delete; (iv) obtain a portable copy of personal data; (v) opt out of targeted advertising; (vi) opt out of certain profiling; and (vii) limit the use of sensitive personal information where applicable. You may also have the right to appeal a denial of a request, as required by certain laws. To exercise rights, email [support@dianemoney.com](mailto:support@dianemoney.com) with your request. We will verify your identity as required by law and respond within applicable timelines.

## **16. Global Privacy Control and Opt-Out Signals**

Where required by applicable law, we treat Global Privacy Control (GPC) signals as a valid request to opt out of certain data sharing/targeted advertising. Because signal standards evolve, we may provide additional controls within the Services over time.

## **17. Children's Privacy**

The Services are not directed to children under 18, and we do not knowingly collect personal information from minors. If you believe a minor has provided personal information, contact us and we will take appropriate steps consistent with applicable law.

## **18. International Users**

Our Services are intended for users in the United States. We do not target users in the European Economic Area (EEA), United Kingdom, or Switzerland.

## **19. Changes to This Privacy Notice**

We may update this Privacy Notice from time to time. The "Last updated" date will reflect when changes take effect. If changes are material, we may provide additional notice through the Services or by other means as required or appropriate.

## **20. Contact Us**

Diane Money 65 W. Jackson Blvd #109 Chicago, IL 60604 United States Email:  
[support@dianemoney.com](mailto:support@dianemoney.com)