**Privacy Policy**

At Moneto, we prioritize the privacy and security of our customers' personal information. This Privacy Policy outlines how we collect, use, disclose, and protect your information in compliance with the General Data Protection Regulation (GDPR) when you use our digital banking services.

**1. Data Controller**

Moneto acts as the data controller responsible for the processing of your personal data as described in this policy.

**2. Information We** **Collect**

We collect and process the following categories of personal data to provide and improve our services:

Identifying Information: Name, address, date of birth, etc.

Contact Information: Email address, phone number, etc.

Financial Information: Bank account details, transaction history, etc.

Authentication Data: Passwords, security questions, etc.

Usage Data: Browsing activity, device information, IP address, etc.

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**3. Lawful Basis for Processing**

We process your personal data based on lawful grounds as defined by GDPR, such as the necessity to perform a contract, compliance with legal obligations, your consent, or legitimate interests pursued by the bank.

**4. How We Use Your Information**

We use your personal data for the following purposes:

Providing and improving our digital services.

Personalizing your experience and customer support.

Analyzing trends, usage, and performance of our services.

Complying with legal and regulatory requirements.

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**5. Sharing of Information**

We do not sell or rent your personal data to third parties for their marketing purposes. However, we may share information in the following circumstances:

With trusted service providers who assist us in delivering our services.

When required by law or in response to legal requests.

In the event of a merger, acquisition, or sale of assets.

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**6. International Data Transfers**

We use third party service providers to facilitate our provision of services to you. As a result, your personal information may be accessed, administered or stored by such third parties to the extent reasonably required for them to perform such services. Some service providers may be located in other jurisdictions that do not have privacy legislation similar to that found in Canada, and information in such jurisdictions may be accessed pursuant to the laws of those countries.   
In addition to service providers based in Canada we also currently use service providers based in the United States, EEA and UK.

**7. Your Rights**

Under GDPR, you have certain rights regarding your personal data, including the right to access, rectify, erase, restrict processing, object to processing, data portability, and the right not to be subject to automated decision-making.

**8. Data Security**

We implement appropriate technical and organizational measures to ensure the security and confidentiality of your personal data, including encryption, access controls, and regular security assessments.

**9. Cookies and Tracking Technologies**

We use cookies and similar technologies to enhance your experience on our website or app. You can manage your cookie preferences through your browser settings.

**10. Changes to This Policy**

We may update this Privacy Policy to reflect changes in our practices or legal requirements. We will provide notice of any material changes and obtain your consent if required by law.

**11. Contact Information**

If you have any questions, concerns, or requests regarding this Privacy Policy or the handling of your personal information, please contact our Data Protection Officer at [legal@moneto.ca](mailto:legal@moneto.ca)

The Office of the Privacy Commissioner of Canada (OPC) can help individuals and organizations identify, address and report concerns related to possible mishandling of personal information. There are numerous ways to connect with the OPC if you need to:   
To find out more information as to how OPC can help resolve your concerns pertaining to Moneto, please visit.  
  
<https://www.priv.gc.ca/en/contact-the-opc/>