

Privacy Policy

Contact details

MONI Nordic Oy
PO Box 56
02401 Kirkkonummi
Finland
Business ID: 2588796-3

MONI Nordic Oy (hereinafter “MONI” or “us”, “our” and similar expressions) offers financial products and services. When a user of our services (hereinafter “you”, “your” and similar expressions) registers and applies for and uses the services of MONI, MONI collects, uses, shares and stores the your personal data (“your information”) in the manner described in this policy. Below, we wish to inform you on how your information is stored and used. This policy also constitutes a register description of MONI’s customer register, as provided in Section 10 of the Finnish Personal Data Act.

The legal relation between you and MONI is determined by (i) this Privacy Policy, (ii) applicable terms of use, if any, and (iii) the permissions and consents provided by you to MONI, if any. Other documents or statements, if any, are not legal by nature and are therefore unbinding.

This policy together with the applicable terms of use apply to your use of:

- a) MONI’s websites;
- b) MONI applications once they have been downloaded onto your mobile telephone or other terminal device; and
- c) any of MONI’s services accessible through the MONI applications or the MONI websites.

By registering to and using our services you indicate that you agree and acknowledge that we may store, process and use your information in accordance with this Privacy Policy.

Collecting, storing and securing information

In connection with our services, we collect information provided by you and certain third parties, and information which is collected based on your actions.

We may collect the following information on you when you use our services:

- Any information and consents provided to us by you in connection with registration or otherwise;
- Information we obtain from third parties in order to provide our services, where necessary and permitted by applicable laws (such as joint account holders, credit reference agencies, fraud prevention agencies as well as authorities or other similar organisations – who may check the information against any particulars on registries or databases)
- Information we collect in connection with using our services:
 1. Information on the use and management of your account;
 2. Information on the transactions you make (such as the date, amount, currency and name);
 3. Information on the type of supplier (e.g. “service station” or “retail store”);
 4. Information on payments made to or from your account;
 5. Technical information, including the Internet protocol (IP) address used to connect your terminal device to the Internet, your login information, browser type and version and other information on your browser and operating system as available through your communication with MONI's website
 6. If additional verification by a mobile identification service is requested from you in connection with the services, MONI may also store the unique ICCID number of the SIM card of the mobile phone you use for identification and for receiving the services.

Where you provide personal and financial information relating to others (e.g. dependants, joint account holders) for the purpose of opening or administrating your account, or in connection with any other use of our services, you confirm that you have their consent or are otherwise entitled to provide this information to us and for us to use it in accordance with this policy and the terms of use applicable to you. While logging into a MONI account, you should always remember to keep in mind MONI's terms and conditions.

The collected information is stored in accordance with this policy and any applicable laws in secure locations and servers within the European Economic Area. Our data security is as follows:

- Information stored in our services is stored in accordance with our information management policies and applicable laws in secure places and locations within the European Economic Area (EEA)
- Our premises are physically protected with mechanical and electrical locks and other break-in prevention methods.
- Our data connections utilise firewalls and protection from malicious programs, as well as other protection mechanisms and software which improve the security of our telecommunications and data connections.
- Only designated persons and a limited amount of our personnel have access to the information
- Our personnel have been trained to observe data security in their work.

We will retain your information for as long as and to the extent necessary for our legitimate business purposes and subject to any legal requirements or restrictions on data storage and retention.

In particular, we will retain your information for as long as is necessary in order for us to answer any queries about our services arising at a later date. Information from which you cannot be identified or which cannot be connected to you may also be used by Us after the afore-mentioned period of time. We may also have cause to retain certain information on you after the closure of your account, or if your application is declined or abandoned, on the following grounds: (i) in order to prevent and investigate fraud, other criminal offenses or other fraudulent or illegal use of our services, (ii) to protect MONI Nordic from claims by third parties, (iii) in order to be able to invoke any legal protections in order to defend MONI Nordic, (iv) in order to limit any potential damage to MONI Nordic, or (v) if we deem it is required by binding laws or regulations.

How we use your information

Your information is collected in order for us to provide you with the information, products and services that you have requested or that we think may be of interest to you.

We may use your information to manage your MONI Account, to provide you an account statement, to provide our partners with information for evaluation and analysis (including e.g. market and product analysis and market research), to identify and repair technical problems, to prevent and detect fraud, other crime and any other misuse, to array out regulatory checks and meet our obligations to any relevant regulatory authority, to better allocate our resources, to manage and enforce our rights, terms of use or any other contracts with you, and in order to enhance and improve our services provided to you and to our other customers.

We may use your information to advertise, sell and market our products and services or the products and services of our partners, if you have consented to this or the applicable laws and regulations allow us to act in this way.

We may also use your information if required by any binding laws or regulations.

We store your information primarily within the European Economic Area. We may also transfer your information outside the European Economic Area, if necessary in order to fulfil a request by you, or to provide a service in accordance with our terms of use, or in order to execute or implement any other agreement between you and MONI.

How you can review your information and request rectification or erasure

You have the right to receive information on the personal data undergoing processing and of any available information as to the source of such data. You may also request us to rectify any incomplete or inaccurate data we may hold of you, or request erasure of your information. Notwithstanding the foregoing, we may still retain some information as allowed or required by law,

for example in order to retain or present evidence regarding our actions in any matter. Furthermore, information which cannot be connected to any specific person may not be reviewed or requested to be erased or rectified.

If you wish to review your information or request its rectification or removal, you may do so by sending us e-mail to the address support@moni.com.

Other situations in which your information may be transferred to third parties

We may transfer you information to the following partners (“Partners”) for purposes specified further below:

- Companies and organisations that offer to MONI Nordic services related to MONI Nordic’s operations, on the understanding that they will keep the information confidential and subject to similar legal requirements regarding privacy and service;
- Companies and organisations that assist us in or carry out the processing of the transactions you make, including but not limited to payment processing service providers;
- Companies and organisations who provide a value-added service or assist us in offering such service.

The processing purposes of our Partners include: provision of value-added services; research and statistical analysis; customer service operations; technical support and maintenance for our services; processing of payment transactions; marketing of the products and services of MONI or its partners to you, upon your consent; monitoring misuse of services, as well as collection, compensation and chargebacks.

We may also transfer your information to third parties, if;

- We need to counter or prevent any malicious or fraudulent actions, or to invoke any available legal remedies or to limit potential damage incurred to us;
- We sell, merge, de-merge or otherwise restructure our business operations and a new party becomes the owner of the information;
- Using the information is necessary in order for us to collect our receivables.

Other than as specified herein, we will keep information about you confidential unless we have a duty to disclose it or law or regulation allows us to do so for legitimate business purposes.

Use of cookies

We use cookies in order to enhance and optimise the services offered to you through our websites and MONI applications. The use of cookies means storing information on the use of the websites or the MONI applications on your device. You may disable the use of cookies, but as a result, some services offered through the websites or the MONI applications may not necessarily function in the intended manner, or in the manner they would if cookies were enabled.

Changes to this policy

This policy constitutes a description of file for MONI's customer register as provided in Section 10 of the Finnish Personal Data Act.

DATA CONTROLLER

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02401 Kirkkonummi

Finland

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CONTACT IN MATTERS REGARDING THIS PRIVACY POLICY

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