

Advizmo Privacy Policy

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Welcome to Advizmo! We're here to help you manage your personal finances. We help you earn as much as possible and ensure your bills are paid on time.

This Privacy Policy explains how Advizmo ("we," "us," or "our") collects, uses, and protects the personal information of users ("you" or "your") who use the Advizmo mobile application ("Advizmo" or the "App"). By using Advizmo, you agree to the terms of this Privacy Policy.

Summary of our Privacy Policy

In the course of providing our Services, we will collect certain information about you which is necessary for us to best help you manage your finances. Our intent is to only collect the information we need to best serve you. We will only share your data with third parties to help make our Services a reality. We will not sell your personal information to third parties.

1. Information We Collect

a. Personal Information: We may collect personal information you provide to us, such as your name, email address, phone number, and financial account details when you create an account or use certain features of the App. We may also collect information from your connected financial institutions with your explicit consent, including transaction details and balances.

b. Device Information: We may collect information about your device, including device type, operating system, unique device identifiers, and mobile network information.

c. Log Information: We may automatically collect certain information when you use the App, such as your IP address, device event information (e.g., crashes, errors), and usage data (e.g., pages visited, features used).

d. Cookies and Similar Technologies: We may use cookies, web beacons, and similar technologies to collect information about your interactions with the App and to personalize your experience. You can manage your cookie preferences through your browser settings.

2. Use of Information

- a. **Provide and Improve Services:** We use the collected information to provide you with the services and features of Advizmo, including personalized financial insights, budgeting tools, and recommendations. We may also use the information to improve our services, develop new features, and enhance App functionality.
- b. **Personalization and Communication:** We may use your information to personalize your experience, such as tailoring content, offers, and advertisements to your preferences. We may also use your information to communicate with you about your account, App updates, security alerts, and promotional offers.
- c. **Aggregated and Anonymized Data:** We may aggregate and anonymize data for analytical and statistical purposes. Aggregated and anonymized data does not identify individuals and may be used for research, marketing, or other purposes.
- d. **Legal Compliance:** We may use and disclose your information as required by applicable laws, regulations, legal processes, or government requests.

3. Information Sharing

- a. **Service Providers:** We may share your information with trusted third-party service providers who assist us in operating, maintaining, and enhancing Advizmo. These providers are authorized to use your information only as necessary to perform services on our behalf and are obligated to protect your information.
- b. **Financial Institutions:** With your explicit consent, we may securely connect to your financial institutions to access and retrieve transactional data and account balances. This information is used to provide the financial management services offered by Advizmo.
- c. **Aggregated or Anonymized Data:** We may share aggregated or anonymized data with third parties for research, analytics, marketing, or other lawful purposes. This data does not personally identify individuals.
- d. **Legal Compliance and Protection:** We may disclose your information to comply with applicable laws, regulations, legal processes, or government requests. We may also disclose your information to enforce our rights, protect our users' safety and security, and prevent fraud or illegal activities.

4. Data Security

We implement appropriate technical and organizational measures to safeguard your personal information against unauthorized access, disclosure, alteration, and destruction. However, no data transmission over the internet or storage system can guarantee 100% security. We encourage you to take steps to protect your personal

information, such as using strong and unique passwords and keeping your login credentials confidential.

5. Your Choices and Rights

a. Account Information: You can update and manage your account information by accessing the relevant settings within the App.

b. Marketing Communications: You may opt out of receiving marketing communications from us by following the unsubscribe instructions provided in the communications or by adjusting your notification preferences within the App.

c. Canceling Your Account and Data Deletion: You may cancel your account at any time from the Settings page by selecting “Cancel Account” or by contacting us at support@advizmo.com. When your account is canceled, all of your data is deleted with the exception of certain information that may be required by law.

6. Children's Privacy

Advizmo is not intended for use by individuals under the age of 18. We do not knowingly collect personal information from children. If you believe we have inadvertently collected personal information from a child, please contact us immediately, and we will take appropriate steps to delete the information.

7. Third-Party Links and Services

The App may contain links to third-party websites or services that are not operated or controlled by us. This Privacy Policy does not apply to third-party websites or services. We encourage you to review the privacy policies of those third parties before providing any personal information.

8. Updates to this Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices, technology, legal requirements, or industry standards. We will notify you of any material changes by posting the updated Privacy Policy within the App or through other communication channels.

9. Contact Us

If you have any questions, concerns, or requests regarding this Privacy Policy or our privacy practices, please contact us at support@advizmo.com.

By using Advizmo, you acknowledge that you have read and understood this Privacy Policy and consent to the collection, use, and sharing of your personal information as described herein.