PennyGo Privacy Policy

Last updated: 9 August 2026

PennyGo ("PennyGo", "we", "us" or "our") respects your privacy and is committed to protecting the personal information you provide when using the PennyGo application and related services.

This Privacy Policy explains what information we collect, why we collect it, how we use and protect it, and the choices available to you.

1. Information We Collect

1. Information We Collect

Depending on how you use PennyGo, we may collect and hold information such as:

Account and contact information

• First name.

• Last name.

• Email address.

• Account preferences and settings.

• Information relating to your account status and security.

Budgeting and financial planning information

Depending on the features you use, this may include:

• Income information.

• Expenses.

• Bills and recurring expenses.

• Savings goals.

• Planned transfers and allocations.

• Budgeting categories and other financial planning information you choose to enter.

Portal sharing information

If you use PennyGo's portal-sharing functionality, we may collect and use information relating to invitations and shared access, including:

• The name of the person sending or receiving an invitation.

• Email addresses used for invitations.

• Portal access and sharing permissions.

• Information necessary to administer and secure shared portal access.

Technical and usage information

We may also collect information such as:

• Device type and operating system.

• IP address.

• Browser and application information.

• Security and diagnostic information.

• Information about how you use PennyGo.

We only collect personal information that is reasonably necessary for the operation, security and improvement of PennyGo.

2. How We Collect Your Information

2. How We Collect Your Information

We generally collect personal information directly from you.

For example, information may be collected when you:

• Create a PennyGo account.

• Complete or update your profile.

• Enter budgeting or financial planning information.

• Create or manage a portal.

• Send or accept a portal invitation.

• Contact us for support.

• Use features of the PennyGo application.

We may also receive limited technical or account-related information from service providers that help us operate PennyGo.

We do not purchase personal information lists for the purpose of creating PennyGo accounts.

3. Why We Collect and Use Your Information

3. Why We Collect and Use Your Information

We may collect, hold, use and disclose your information for purposes including:

• Creating and managing your PennyGo account.

• Identifying you and personalising your PennyGo experience.

• Displaying your first name within the application, such as in personalised greetings.

• Displaying your name where necessary to identify the owner or sender of a shared portal or invitation.

• Providing and managing portal-sharing functionality.

• Calculating budgets, projections, estimates and suggested allocations based on information you provide.

• Providing customer support and responding to enquiries.

• Administering and securing user accounts.

• Detecting, preventing and investigating fraud, misuse, security incidents or unauthorised access.

• Maintaining, improving and developing PennyGo.

• Communicating with you about your account, important service updates, security matters and changes to the Service.

• Complying with applicable legal and regulatory obligations.

4. Financial and Budget Information

4. Financial and Budget Information

PennyGo may contain information about your income, expenses, bills, savings and financial plans.

This information may be sensitive in nature even where it does not constitute "sensitive information" under applicable privacy law.

We treat financial and budgeting information as confidential and use reasonable technical and organisational measures to protect it.

PennyGo is a budgeting and planning tool and is not a financial adviser. The information and calculations provided by PennyGo are not financial advice.

5. How Your Name Is Used

5. How Your Name Is Used

Your first and last name form part of your PennyGo profile.

Your name may be used to:

• Identify you within your own account.

• Personalise your experience, including displaying a greeting using your first name.

• Identify you as the owner or sender of a portal invitation.

• Identify the owner of a shared portal where appropriate.

• Assist with customer support and account administration.

• Support the operation and security of PennyGo.

Your full name is not intended to be publicly searchable or publicly displayed.

When you use portal-sharing functionality, some identifying information, such as your name, may be visible to people with whom you intentionally share access or send an invitation. We limit this information to what is reasonably necessary for the sharing experience.

6. Sharing Your Information

6. Sharing Your Information

We do not sell your personal information.

We may disclose personal information to trusted service providers that help us operate PennyGo. These providers may support services such as:

• Application hosting and infrastructure.

• Authentication and account security.

• Database and data storage.

• Email and communications.

• Application monitoring and diagnostics.

• Security services.

• Other technical services necessary to operate PennyGo.

We only provide service providers with access to information reasonably necessary for them to perform their services.

We may also disclose personal information:

• Where you have authorised or requested us to do so.

• Where necessary to provide a feature you have chosen to use, such as portal sharing.

• Where required or authorised by law.

• Where reasonably necessary to protect PennyGo, our users, or the rights, property or safety of others.

7. Portal Sharing

7. Portal Sharing

PennyGo allows you to intentionally share access to certain budgeting information with another person through its portal-sharing functionality.

When you invite another person to access your portal, information necessary to identify the portal owner and administer the invitation may be provided to the invited person.

You should only invite people you trust and should review your shared-access settings regularly.

You can revoke portal access using the controls provided within PennyGo.

8. Data Security

8. Data Security

We use reasonable technical and organisational measures designed to protect personal information against:

• Unauthorised access.

• Unauthorised modification.

• Unauthorised disclosure.

• Loss or misuse.

• Other security threats.

PennyGo uses access controls and security measures designed to restrict users from accessing other users' private account and financial information.

Administrative functions are subject to additional access controls.

Despite these measures, no internet-based service can guarantee absolute security. You should protect your account credentials and notify us promptly if you believe your account has been compromised.

9. Data Retention and Deletion

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We retain personal information for as long as reasonably necessary to provide PennyGo, maintain account security, comply with legal obligations, resolve disputes and enforce our agreements.

When personal information is no longer required for a legitimate purpose, we will take reasonable steps to delete it or de-identify it, subject to applicable legal or regulatory requirements and legitimate operational needs.

If you close your account, some information may need to be retained for a period of time where required by law, necessary for security purposes, or reasonably required to resolve disputes or enforce our terms.

10. Accessing and Correcting Your Information

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You may request access to personal information we hold about you.

You may also request that inaccurate or incomplete personal information be corrected.

Where available, you can update information such as your name and account details directly through your PennyGo profile.

To request access, correction or deletion of your information, contact us using the contact details provided in PennyGo.

We will handle requests in accordance with applicable privacy laws.

11. Privacy Complaints

11. Privacy Complaints

If you believe PennyGo has mishandled your personal information or breached an applicable privacy obligation, please contact us first so that we can investigate and attempt to resolve the issue.

Please provide enough information for us to understand your concern, including relevant dates, circumstances and the information involved where possible.

We will investigate your complaint and respond within a reasonable period.

If you are not satisfied with our response, you may have the right to make a complaint to the relevant privacy regulator, including the Office of the Australian Information Commissioner (OAIC) where applicable.

12. Cookies, Analytics and Similar Technologies

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PennyGo may use cookies, analytics tools or similar technologies to:

• Maintain application functionality.

• Improve security.

• Understand how the Service is used.

• Diagnose technical issues.

• Improve the user experience.

Where required by applicable law, we will provide appropriate information or obtain consent for the use of these technologies.

13. Children's Privacy

13. Children's Privacy

PennyGo is not intended for children under 18.

We do not knowingly collect personal information from children.

If you believe a child has provided personal information to PennyGo, please contact us so that we can investigate and take appropriate action.

14. Overseas Disclosure

14. Overseas Disclosure

PennyGo may use third-party service providers whose operations, systems or personnel may be located outside Australia.

Where this occurs, personal information may be disclosed to or stored in other countries, subject to the arrangements and safeguards applicable to those service providers.

We will take reasonable steps to manage overseas disclosures in accordance with applicable privacy laws.

The specific countries involved may change as our technology and service providers change. Where required by applicable law, we will provide additional information about relevant overseas recipients.

15. Changes to This Privacy Policy

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We may update this Privacy Policy from time to time to reflect changes to:

• PennyGo's features and services.

• The information we collect or how we use it.

• Our technology and service providers.

• Applicable privacy laws and regulations.

When we make material changes, we will provide reasonable notice through the PennyGo application, website or another appropriate method.

The "Last updated" date at the beginning of this Privacy Policy indicates when it was most recently revised.

16. Contact Us

16. Contact Us

If you have questions about this Privacy Policy, want to request access or correction of your personal information, or wish to make a privacy complaint, please contact us:

Email: aaron.khadka-jones@outlook.com

We will review and respond to privacy enquiries in accordance with applicable requirements.

Important note

This Privacy Policy is intended to describe PennyGo's current privacy practices in clear language. It should be reviewed by an appropriately qualified Australian privacy/legal professional before PennyGo is publicly launched, particularly once the final hosting providers, authentication providers, analytics services, email services and any other third-party data processors have been confirmed.