Privacy Policy

Effective date: 13 August 2026 **Last updated:** 13 August 2026

1. About this Privacy Policy

PennyGo is a personal budgeting and money-planning application designed to help you organise your income, expenses, bills, savings goals, transfers and other financial plans.

This Privacy Policy explains what personal information PennyGo collects, how it is used and protected, when it may be shared, and the choices and rights available to you.

PennyGo is committed to handling personal information responsibly and to collecting only information that is reasonably necessary to provide and improve the service.

If you have questions about this Privacy Policy or how your information is handled, contact:

Email: support@pennygo.app

2. Information we collect

Account information

When you create an account, PennyGo may collect:

- your name or display name;
- email address;
- authentication and account-security information;
- information needed to maintain your account and access the service.

Budgeting and financial planning information

PennyGo allows you to enter information to build your personal budget and financial plan. This may include:

- income and pay information;
- expenses and bills;
- recurring expenses;
- expense dates and frequencies;
- expense notes and descriptions;
- account and bucket names;
- bank or financial institution names;
- account descriptions;

- starting balances;
- savings and other goals;
- target amounts and dates;
- transfers and allocations;
- information about how you intend to organise money between accounts, buckets and goals.

PennyGo does **not** connect directly to your bank account or financial institution and does not automatically retrieve your bank transactions or actual account balances.

The balances and other financial information shown by PennyGo are based on information you provide.

Information you voluntarily enter

Some parts of PennyGo allow you to enter free-text descriptions or notes.

You should avoid entering information that PennyGo does not need, including:

- passwords;
- full bank account numbers;
- BSBs;
- full credit or debit card numbers;
- security codes or PINs;
- government identification numbers; or
- other highly sensitive information.

PennyGo does not require these details to provide its core budgeting functionality.

Information relating to shared plans

If you use PennyGo's sharing or portal features, you may choose to share parts of your budgeting information with another person.

The person you invite must create a PennyGo account to access the information you have shared with them.

You control whether information is shared and can revoke sharing access through the available PennyGo functionality.

3. Information we no longer require

PennyGo is designed to minimise the financial information it collects.

PennyGo does not require users to provide:

- BSBs;
- full bank account numbers;
- full credit or debit card numbers; or
- banking passwords or credentials.

If you choose to enter sensitive information into a free-text field, you do so voluntarily and should avoid entering information that is not necessary for your budgeting purposes.

4. Technical and diagnostic information

When you use PennyGo, technical information may be processed to operate, secure, troubleshoot and improve the service.

This may include information such as:

- browser and device information;
- IP address or network information;
- operating system information;
- application and error information;
- pages or functions accessed;
- authentication and security events; and
- technical logs associated with the operation of the service.

PennyGo may use essential technical, security and diagnostic technologies, including services provided through its hosting and application infrastructure.

PennyGo does not currently operate a separate advertising analytics or behavioural tracking program.

5. How we use your information

PennyGo uses personal information for purposes including:

- creating and maintaining your account;
- providing PennyGo's budgeting and planning functionality;
- calculating and displaying information based on your plan;
- saving your budgeting information;
- providing sharing and portal functionality where you choose to use it;
- authenticating your identity and protecting your account;
- sending essential service communications, such as account confirmation and password-reset emails;
- responding to support requests;
- diagnosing and resolving technical problems;
- maintaining security and preventing misuse;
- improving PennyGo and its functionality;
- complying with legal obligations where applicable; and
- responding to legitimate requests from authorities where legally required.

PennyGo does not sell or rent your personal information.

6. How PennyGo uses your financial information

PennyGo uses the financial information you provide to perform the budgeting and planning functions you request.

For example, PennyGo may use your income, expenses, goals and transfers to calculate projected allocations, planned amounts and other budgeting information.

PennyGo does not access your actual bank balance or automatically verify whether information you enter is accurate.

PennyGo's calculations are based on the information available in your PennyGo plan.

7. Ask PennyGo and artificial intelligence

PennyGo includes an AI-powered feature called **Ask PennyGo**.

Ask PennyGo is currently restricted and is not intended to be part of the general public release at this time. It may nevertheless be available to selected users for testing.

When Ask PennyGo is used, relevant information from your PennyGo budgeting plan may be provided to the AI service so that it can interpret and explain information from your plan.

Ask PennyGo is designed to use the budgeting information supplied to it by PennyGo and is not intended to act as a financial adviser.

PennyGo does not intend Ask PennyGo to provide financial, investment, tax or legal advice.

AI processing may involve third-party technology providers used through PennyGo's application infrastructure. Information may therefore be processed outside Australia.

You should not enter passwords, banking credentials or other unnecessary sensitive information into PennyGo, including information that you do not need for your budgeting plan.

8. How we share information

PennyGo may disclose personal information where reasonably necessary to operate the service, including to service providers that provide:

- cloud hosting and database infrastructure;
- authentication services;
- email delivery;
- application infrastructure;
- technical monitoring and diagnostics;
- AI processing for features such as Ask PennyGo; and
- other technical services required to operate PennyGo.

These providers receive information only as reasonably necessary for the services they provide to PennyGo.

PennyGo may also disclose information:

- where you have specifically chosen to share it with another PennyGo user;
- where required or authorised by law;
- to protect the security or integrity of PennyGo; or
- where reasonably necessary to investigate suspected fraud, misuse or security incidents.

PennyGo does not sell your personal information.

9. Overseas processing

Some service providers used to operate PennyGo may process or store information outside Australia.

This may include providers involved in cloud infrastructure, email delivery, application services and AI processing.

Because PennyGo uses third-party infrastructure, personal information may be processed in countries other than Australia.

Where it is practicable to identify specific countries relevant to PennyGo's service providers, PennyGo may update this section or provide further information as those arrangements become clearer.

We take reasonable steps, appropriate to the circumstances, to use service providers that maintain appropriate protections for personal information.

10. Security

PennyGo takes reasonable steps appropriate to the size and nature of the service to protect personal information against:

- misuse;
- interference;
- loss;
- unauthorised access;
- unauthorised modification; and
- unauthorised disclosure.

Security measures include access controls, authentication controls, database security controls and technical protections provided through PennyGo's hosting and application infrastructure.

However, no internet-based service can guarantee that information will always be completely secure.

You are responsible for maintaining the confidentiality of your account credentials and should notify PennyGo promptly if you believe your account has been compromised.

11. How long we keep information

PennyGo keeps personal information for as long as reasonably necessary to provide the service, maintain account functionality, meet legitimate operational needs and comply with applicable legal obligations.

When you delete your account, PennyGo will delete or de-identify personal information associated with your account where reasonably practicable.

Some information may need to be retained for a limited period where reasonably necessary for:

- security;
- fraud prevention;
- resolving disputes;
- complying with legal obligations;
- maintaining records required by law; or
- maintaining system backups and disaster recovery.

Where information remains in backups, it may remain there until the relevant backup is securely overwritten or expires under the applicable backup retention process.

12. Deleting your account

You can delete your PennyGo account using the account deletion functionality provided within PennyGo.

Account deletion is intended to remove your account and associated budgeting information.

Because some information may need to be retained for legitimate security, legal or operational reasons, deletion does not necessarily mean that every copy of every piece of information is immediately destroyed in every system.

If you have difficulty deleting your account, contact:

support@pennygo.app

13. Accessing and correcting your information

You can review and update much of the information held in your PennyGo account directly through the application.

If you believe information PennyGo holds about you is inaccurate or incomplete, you can contact:

support@pennygo.app

We will consider reasonable requests to access or correct personal information in accordance with applicable privacy requirements.

14. Privacy complaints

If you have a concern about how PennyGo has handled your personal information, please contact us first:

support@pennygo.app

Please provide enough information for us to understand the issue and investigate it.

We will consider and respond to privacy complaints within a reasonable period.

Where Australian privacy law applies and you remain dissatisfied after contacting us, you may also be able to make a complaint to the **Office of the Australian Information Commissioner (OAIC)**.

15. Data breaches

PennyGo takes data security seriously.

If PennyGo becomes aware of a suspected or actual data breach, we will assess the incident and take reasonable steps to contain it, investigate it and reduce potential harm.

Where applicable Australian privacy laws require notification of an eligible data breach, PennyGo will notify affected individuals and the relevant regulator in accordance with those requirements.

If you believe your information may have been compromised, contact:

support@pennygo.app

16. Marketing communications

PennyGo does not currently send marketing or promotional communications as part of the service.

If PennyGo introduces marketing communications in the future, they will be handled in accordance with applicable laws.

Where consent is required, PennyGo will seek appropriate consent before sending marketing communications.

Marketing communications will include an appropriate way to unsubscribe or withdraw consent.

You will continue to receive essential service communications where necessary to operate your account, even if you opt out of marketing communications.

17. Children

PennyGo is a general budgeting and planning service and is **not specifically directed at children**.

We do not knowingly seek to collect personal information from children for the purpose of using PennyGo.

If you believe a child has provided personal information to PennyGo in circumstances where this was not appropriate, please contact:

support@pennygo.app

18. Changes to this Privacy Policy

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

- the PennyGo service;
- how personal information is handled;
- technology or service providers;
- legal or regulatory requirements; or
- other operational circumstances.

The current version will be made available through PennyGo.

Where appropriate, we may notify users of significant changes.

19. Contact

For privacy questions, requests or complaints, contact:

PennyGo

Operated by **Aaron Jones**

Email: support@pennygo.app