

How do we protect your privacy?

We do everything we can to make you feel safe with us. In this document, you will find all the necessary information about how we protect your privacy: what data we collect, how we use it, who we share it with, how you control processing, the measures we protect your data, and the processing rights you have.

With effect from 9 April 2022, all data are processed in accordance with Regulation (EU) 2016/679 of the European Parliament and of the Council on the protection of individuals with regard to the processing of personal data and on the free movement of such data (hereinafter “GDPR Regulation”). . 18/2018 Coll. on the protection of personal data and on amendments to certain acts (hereinafter referred to as the “Personal Data Protection Act”).

When processing, we not only respect and abide by all regulations that relate to the protection of your personal information, but we do our best to do more.

Who we are and where you can contact us

The operator of this website processing personal data is:

Finappie, s.r.o. registered office: Lermontovova 3, 811 05 Bratislava IČO: 53896084 Company registered in the Commercial Register of the District Court Bratislava I, Section: Sro, file no. 153862/B

We hereby undertake to take full responsibility for the protection of your personal information and if you have any questions about this document or the use of your personal information, or wish to exercise the rights described in this document, you may contact us by email at info@finappie.com or in writing at our company address.

What data we collect

When we provide our services, we collect the following information about you:

Data when creating an account

If you choose to create a user account with us, we also collect all related data. The only required information is your name and the email address we use to communicate with you.

We only need to create an account if you want to use our app. Without creating it, we're unable to access the features of the app.

Data collected when using our services

When you use our services, we also collect data about how you use them. This includes information about your interactions with our services, such as when you access our site, search for it, when you create an account, and when you sign in to your account.

We allow you to store information about your income and expenses.

We also collect data about the devices and computers you use to access our services, including IP addresses, browser settings, operating system information, or your mobile device information, which website you access from us, the pages you visit, and information from cookies and similar tools.

How we use data

We use the data we collect about you for the following purposes:

Providing our services

Based on the information we collect from you, we can deliver our services to you in accordance with our Terms and Conditions. We use this data to create a financial prediction and other features that the app provides.

The information and information we collect about you when we provide our services and when you sign in to your account is used to help us ensure that your account and the information available to you is up to date.

Communicate with you

We use your contact information to send us service announcements, or to respond to your reach, or ask us to change your user account information in a different way.

If you have given us permission to do so, or if you have not refused to receive communications when creating a user account, we also send you commercial information about news and current offers that may be of interest to you by email. You can easily manage all your emails via the “Emails” feature in the “Settings” section, or cancel by clicking “Unsubscribe” from your email inbox.

Improve and personalize our services and marketing

We also use the data we store to improve and personalize our services, as well as for marketing.

We also use information about visits and movement on our site and its individual sections and displayed products for advertising and marketing purposes, on our site as well as on other websites. We also use this information for analytical purposes to understand how people use our website, and to make it more intuitive and user-friendly.

Security and protection of rights

We also use your information to ensure the security of the services we provide in order to respond to claims made against us in proceedings before governmental and other authorities that control our activities and to enforce claims we have incurred.

Cookies

We also use cookies and similar tools for all the above purposes. For more information on the terms of use, see the Cookies section.

Legal Basics

In accordance with the requirements of data protection legislation, we must inform you of the legal bases for the processing of your personal data, which are:

Performance of the contract

In case of setting up a user account.

Agree

Especially in connection with sending commercial communication about news and current offers or other forms of marketing. Any consent given is voluntary and may be revoked at any time, but this does not affect the lawfulness of processing prior to its revocation. You can control the commercial communication of news and current offers via the “Emails” function in the “Settings” section.

Meeting our legal obligations

When disclosing data to government and other authorities that oversee our activities or that resolve disputes or enforce decisions.

Our legitimate interest

In improving and personalizing our services, some marketing activities, including sending news updates to the email you received when you created your user account, unless you deny it, whether in terms of security and rights protection, as mentioned above. In these cases, we always carefully consider whether processing would constitute a disproportionate interference with your rights. If you would like to know more about this assessment, please write to us at info@finappie.com.

Who we disclose the data to

We do not disclose, disclose, or disclose your personal information to any other entities except as described below:

In cases of external processing

Your personal data is available to some of our suppliers who process it for us, based on our instructions and in accordance with this document. In doing so, they shall take all necessary security, technical and organizational measures to give your personal data the protection required.

These partners currently include:

Amazon Web Services, Inc., 410 Terry Avenue North, Seattle, WA 98109-5210

sending newsletters and service emails related to the creation and use of a user account

**The Rocket Science Group, LLC 675 Ponce de Leon Ave NE Suite 5000 Atlanta, GA 30308
USA (Mailchimp)**

sending newsletters

Nordigen Solutions, llc., Ģertrūdes str. 44A, Riga, Latvia, LV-1011

payment Account Information Service Provider (AISP)

Stripe Payments Europe, Ltd., 1st Floor, The Star, London, EC1V 3BA, United Kingdom

payment gateway, payment processing

Hubspot, 25 First Street, 2nd Floor Cambridge, MA 02141 United States

communication with customers, chat

developers of our software applications

Analytical and advertising services

We also work with partners who provide analytical and advertising services to us. These allow us to better understand how users use our website, place our advertising on the Internet, and measure its performance. These companies may use cookies and similar technologies to collect information about your interaction with our services as well as other sites. For more information about these services and how to protect your privacy, see the Cookies section.

For legal reasons and to avoid damages

We may also store or disclose your information to others in order to comply with legal obligations, governmental and other authority requirements to assert our claims or to defend ourselves in proceedings where others claim against us.

The categories of third parties to whom we disclose personal data for these reasons include, for example, courts, state and other authorities competent to exercise control over our activities, to resolve disputes or to make decisions, or our legal and accounting advisors and auditors.

Transfer to third countries

We do not actively transmit your personal information to third countries outside the EU. However, some of the partners we work with to process personal data make such transfers, specifically to the US. Persons who access this information in the United States adhere to the US-EU Privacy Shield and thus provide an adequate level of protection for your personal information. You can find more information in our Cookie Policy, but we will be happy to provide it to you at info@finappie.com.

How we protect your data

We work very hard to make sure your personal information is safe. We take all necessary security, technical, and organizational measures to protect your personal information in accordance with the requirements of applicable legislation. Electronic data is stored in a protected database on a server that is ours or reserved for us. We protect the database containing personal data from damage, destruction, loss and misuse. If you would like more information on securing your personal information, please contact us at info@finappie.com.

How long we keep the data

We keep personal information related to your user account as long as you have an account, as it is necessary for us to be able to operate the account for you. If you do not have an account created (you did not create a

password during order creation), we retain your personal information regarding the completed order for the necessary period of time, which is generally three and a half years from its delivery.

If we use your personal information to deliver commercial communications to your email address or in other cases where you have given us your consent, we will retain this information until you withdraw your consent. In cases where your use of your data is based on our legitimate interest described in the How We Use Data section and To Whom We Make Data Available, we will retain your data until the reason for its processing ceases. However, please be aware that even if one of the reasons for processing is removed, it may not result in the retention of your personal data. In fact, we may and occasionally have to process this personal data for another purpose with a different legal basis.

What are your rights?

Because we process your personal data, you have multiple rights. If you exercise any of the rights listed below, we will notify you of the processing of your request within 30 days of the date of delivery to us. In justified cases, we may extend this period to 60 days, and we will notify you.

How to exercise your rights

You can exercise your rights by sending an email or written request to our contact information listed under “Contact Us” below.

Please include your name, surname, e-mail address or permanent address in your application. If you do not provide us with this information, your request will not be accepted. We require this information to verify your identity and not disclose your personal information to an unauthorized person.

Right of access

You have the right to receive confirmation from us whether personal data is processed about you and, if we process your personal data, we will provide you with information about what data we process about you, for what purpose your personal data were provided, transferred to a third country and how long we will store your personal information.

Right to repair

It’s human to make mistakes. If you believe our company is processing incorrect personal information about you, you can use this right directly in your account settings in the “Account” section or request us to correct it. We care to process the correct personal information about you, so be sure to exercise that right whenever any of your personal data that is important to your relationship with us changes.

Right to be deleted (Right to be forgotten)

You have the right to delete your personal data that we process about you if the following conditions are met and legal exceptions do not apply:

- the data are no longer necessary for the purposes for which they were collected
- you withdraw your consent to the processing of your personal data and there is no other legal basis for the processing of your personal data
- You object to the processing of your personal data, based on your specific situation, based on a legitimate interest and do not exceed the legitimate reasons for processing, or you object to processing for the purpose of direct marketing

- personal data were processed illegally

In the event that your personal information is disclosed and you exercise the right to delete it, we will also delete such published personal information. At the same time, we will inform other recipients of your personal data that you have exercised the right to delete them and should therefore delete all references to your personal data, if technically possible taking into account the available technology and the cost of implementing these measures.

If you cancel your account with us, we will delete the data where possible and close the account within 10 days. However, for technical reasons (eg backing up data), it may happen that some data will be deleted after a longer period of time, which should not exceed 60 days.

Right to Restrict Processing

You also have the right to request a temporary processing restriction in the following cases:

- if you believe we are processing incorrect personal information about you until the accuracy of the personal information is verified
- processing of your personal data is unlawful and you decide instead of deleting your personal data to request a restriction of their processing
- we no longer need personal data for processing, but these are needed for your own purposes to prove, assert or defend your legal claims
- if you object to the processing of your personal data, until the time of verification or if the legitimate reasons for the processing of personal data outweigh your legitimate interests

Right to data portability

You have the right to obtain personal data that we process about you by consent and / or contract and process it by automated means, in a structured, commonly used and machine-readable format. You can also transfer this data to another person, so if technically possible, we will transfer your personal data directly to your chosen operator at your request.

Right to object

You have the right to object, for reasons specific to your particular situation, to the processing of your personal data that is performed based on our legitimate interest, including the right to object to profiling based on our legitimate interest.

You also always have the right to object to the processing of your personal data when they are processed for direct marketing purposes.

Filing complaints

If you believe that the processing of your personal data by our company is in violation of applicable data protection laws, you have the right to file a complaint with our main supervisory authority - the Privacy Office of the Slovak Republic, whose contact details can be found here. If you live in the Czech Republic, you also have the right to file a complaint with the local supervisory authority - the Office for Personal Data Protection, whose contact details can be found here.

What are cookies, pixels, and what do we need them for?

Like many other Internet-based companies, we use cookies, pixels, and other technologies. This article will describe how they work and what we need them for.

Cookies are small pieces of data that are stored in your browser or mobile device when you browse websites. Pixels are small images or “code snippets” found on a website or email that collect information about your browser or mobile device, and some of them may also store cookies.

Each cookie has a different “shelf life” - different storage time on your device. Some cookies will be deleted from your device after you close the browser window (session cookies), others will remain on your device even after you quit browsing our website (permanent cookies).

Why do we use cookies?

Cookies allow us to remember your actions and preferences (such as your login details) over a period of time, so you don't have to re-enter them each time you return to a website or move from one website to another.

At the same time, cookies help us understand what you are interested in on our website, whether it is clear enough for you to find what you are looking for. Therefore, we also use cookies to improve the user experience.

Cookies may also record additional information, such as the number of visitors to our website, as well as which subpages of our site you visit most

What cookies do we use?

Functional and technical cookies

These cookies ensure the proper functioning of our website, for example, provide the function of logging into the user account on the site, detecting attempts to unauthorized logging into the account, or allowing the content to be displayed effectively. Without these cookies, our website would not work properly, their use is essential, the retention period is usually short, and therefore we do not ask you to consent to their storage and access.

Analytical cookies

These cookies are used to collect data about traffic to our website, information about searches performed on our site, and also to determine how you navigate our site so that we can make it as easy as possible for you to use. Since we have taken precautions to prevent misuse of these cookies (anonymization on the part of our suppliers), and at the same time there are implemented measures to easily control and restrict the use of these cookies, we do not ask for your consent. We use these third-party solutions for these cookies:

Google Analytics

Address: Google Ireland Limited, Gordon House, Barrow Street, Dublin 4, Ireland

You can find more privacy information here, and you can install the software add-on available here to refuse cookies.

Hotjar

Address: Hotjar Ltd, Level 2, St Julians Business Centre, 3, Elia Zammit Street, St Julians STJ 1000, Malta
For more information on privacy, please visit [here](#) and the possibility of excluding cookies [here](#).

Your choices

There are several ways to manage or limit how we and our partners use cookies and similar technologies:

Browser settings

Although most browsers have basic settings that accept cookies, their settings allow you to delete or decline cookies. However, please note that some of the services provided may not work properly in this case.

Third parties

Third-party solutions can be used to limit cookies, for example at optout.aboutads.info.

Custom Partner Solutions

The solutions offered by each partner mentioned above can also be used to limit cookies.

Contact us

If you have any questions about cookies and this document, please ask us at info@finappie.com.