

Hutsy Financial Privacy Policy

Effective Date: March 25, 2024

Welcome to Hutsy Financial, your comprehensive FinTech app designed to help manage your finances, provide personalized advice through an AI advisor, and offer fee-free cash advances to avoid overdraft fees. We are dedicated to safeguarding the privacy and security of your personal information. This updated Privacy Policy reflects our commitment and outlines how we collect, use, share, and protect your information.

1. Information We Collect

1.1 Personal and Financial Information:

- Includes details such as your name, email address, telephone number, and financial information (e.g., bank account information) necessary for using Hutsy's services.

1.2 Usage and Device Information:

- We collect information on your service usage, device specifics, and log data to enhance your user experience.

1.3 Bank Account Access for AI-Powered Financial Advice:

- To deliver personalized financial advice, we access and analyze your transaction data, ensuring your privacy is respected at every step.

2. How We Use Your Information

- **To Provide Services:** Your information enables us to offer personalized financial management, process transactions, provide cash advances, and AI-powered advice.
- **For Improvement and Development:** We utilize your data to enhance our services and develop new features.
- **Communication:** To send important service updates and respond to your inquiries.

3. Sharing Your Information

- **Service Providers:** We share your data with third parties that assist in providing our services, maintaining strict confidentiality.
- **Legal Requirements:** We may disclose your information as required by law or to protect our rights and safety, as well as that of our users.

4. Data Security

We employ robust security measures to protect your data, recognizing that absolute security cannot be guaranteed.

5. Your Rights

You have the right to access, correct, update, or delete your personal information at any time.

6. Data Retention

We retain your personal information only as necessary for the purposes outlined in this policy or as mandated by law.

7. International Data Transfers

We protect your data according to international standards during cross-border transfers.

8. Third-party Links

We are not responsible for the privacy practices of other sites linked to our services and encourage you to read their privacy policies.

9. Cookies and Tracking

We use cookies for service improvement and personalization, with options available for you to manage your preferences.

10. Children's Privacy

Our services do not target children under 13, and we do not knowingly collect their personal information.

11. Security Breach Notification

Should a data breach occur, we will promptly inform affected individuals and take immediate steps to mitigate potential harm.

12. Opt-out Options

You have the option to opt-out of marketing communications and the sharing of your information with third parties for these purposes.

13. Subscription Billing and Account Debiting

- By linking your bank account with Hutsy, you accept and authorize us to automatically pull funds from your account for subscription fees. This section details how we handle billing information, ensuring its security, and how you can manage your subscription preferences.

14. Acknowledgement of Automatic Fund Pulls

- Users acknowledge that by linking their bank accounts to Hutsy, they grant us the authority to automatically pull funds for subscription payments as part of our service provision.

15. Changes to This Privacy Policy

We may update this policy and will notify you of changes by posting the new version on our website. Continued use of our services after such updates constitutes your consent.

16. Contact Us

For any questions or to exercise your rights, please contact us at contact@hutsy.ca.