

Almonds Money Privacy Policy

Last updated April 24, 2026

Our Commitment to Privacy

Almonds Money LLC (“we,” “us,” “our”) respects the privacy of every customer, visitor to our website, and user of our application. Your privacy is a priority, and we go to great lengths to protect it. The following information explains our information practices.

In line with these values, our privacy policy may change from time to time. If it does, we will post an updated policy on the website and change the “last updated” line above. If we make significant changes to the policy, we will provide appropriate notice to you.

If you have any unanswered questions about our privacy policy, please contact us at support@almonds.money or 6125 Luther Lane #584, Dallas, TX, 75225.

Collection of Personal Information

We collect your personal information, including contact information, bank information, credit card information, and financial account information, to communicate with you, manage our relationship, facilitate budget tracking and analysis, and provide customer support. This information comes directly from you or, with your consent, from third-party providers like Plaid, AWS, and Data Vault. We may also collect information about your behavior on our website and in our application via automated technologies, including IP address and analytics data. We use this information to optimize the performance of our services, analyze how visitors arrive at the website, and assess what type of content is most popular. We collect and use this information only as permitted or required by, and in compliance with, law.

Cookies

As with many websites, our website may use cookies, trackers, and pixels. A cookie is a small data file that is stored on a user’s computer. When you visit our website, one or more cookies may be sent to your computer or other device. We may also use cookies in emails that you receive from us. A session cookie expires immediately when you end your session (i.e., close your browser). A persistent cookie stores information on the hard drive so when you end your session and return to the same website at a later date the cookie information is still available. Generally, we may use cookies to improve the quality of our service when you visit our website and other websites of interest to you. We may also use cookies to remind us of who you are, tailor our services to suit the personal interests of you and others, estimate our audience size, and/or analyze your visiting patterns.

A “Pixel” (including pixels, Pixel IDs, pixel tags, web beacons, web bugs, and other similar technologies) is a small string of code placed on a web page or in an email message for the purpose of transferring information. Pixels allow us to recognize your preference information, keep track of your transactions, and facilitate effective website administration. Pixels are implemented through clear GIFs that are tiny graphics with a unique identifier, similar

in function to cookies. In contrast to cookies, which are stored on your computer's hard drive, pixels are embedded invisibly on web pages. We and our third-party service providers may use pixels in connection with our sites and services to, among other things, track the activities of visitors, help us manage content, and to compile statistics about usage. We and our third-party service providers may also use pixels in HTML emails sent to you to help us track email response rates, identify when our emails are viewed, and track whether our emails are forwarded.

Certain of our service providers may use cookies, trackers, or pixels to collect information on our behalf. They are prohibited by our contract with them from sharing that information with anyone other than us or our other service providers. However, we respect your right to choose whether to be included in such services. You may opt out of certain of these services. In addition, in connection with the services that they provide to us, certain of our service -providers may work with third parties who may use cookies, trackers, or pixels to collect information to tailor advertising for you and others elsewhere on the Internet. These third parties do not have access to any contact information about you, although they may receive information that could be considered personal information. If you would like to opt out of accepting cookies altogether, you can set your browser to not accept cookies or to notify you when you are sent a cookie, giving you the chance to decide whether or not to accept it. However, certain features of our websites or other services may not work if you delete or disable cookies.

SMS / Text Messaging

Almonds Money may send you SMS verification codes to verify ownership of your phone number and to authenticate your identity when accessing sensitive information within the Almonds Money mobile application. By entering your phone number and tapping "Send code," you consent to receive these SMS verification codes. Message and data rates may apply depending on your carrier and plan.

You may contact us at support@almonds.money with any questions regarding our SMS practices.

Your SMS opt-in information will not be shared with or sold to third parties for marketing purposes.

Information Sharing and Disclosure

We do not sell any personal information, nor do we share it with any third parties, except as set forth in this Privacy Policy. Protecting personal information is an important part of our business. We will send personal information about you to other companies or people only when: 1) we have your consent to share the information; or 2) we believe release is appropriate to comply with applicable law; enforce or apply other agreements; or protect the rights, property, or safety of our brands, our users, or others. We honor known universal opt-out mechanisms, including Global Privacy Controls.

Retention of Data

We will keep your personal information only for as long as reasonably necessary to fulfill the purposes for which personal information is collected as stated herein; for as long as is necessary for the performance of the contract between you and us, if any; and to comply with legal and statutory obligations, such as in tax, trade and corporate laws. When we no longer need

your personal information for our purposes, we will destroy, delete or erase that personal information or convert it into an anonymous form.

Security of Data

Any personal information that we collect will be stored in secure servers hosted in the U.S. We are always striving to ensure a safe and convenient online experience. This goes beyond our technologies to include physical, contractual, and managerial safeguards to protect your personal information.

Third Parties

The website may contain links to websites operated and maintained by third parties, over which we have no control. Privacy policies on such linked websites may be different from our privacy policy. You access such linked websites at your own risk. You should always read the privacy policy of a linked website before disclosing any of your information on such website.

Additionally, with your consent, we partner with parties like Plaid, AWS, and Data Vault to collect your information. You should review the privacy policies of those companies before consenting to share your information through those partners.

Children's Privacy

We do not knowingly collect personal information from children under the age of 18 without first providing the parent or legal guardian with notice and obtaining prior verifiable consent.