MBEU App Cookie Notice
Last updated: 1 December 2025

At Monzo, we're always striving to create the best experience. The Monzo app is at the heart of our services so we want to make sure it's always running smoothly and is as relevant to you as possible. To do this, we need to gather data from your device, using various technologies including software development kits (SDKs) to gather data like your device ID or information about you or how you use our app. They might be used to store information on your device too. In this notice, we'll call these different technologies **"cookies"** for short.

Some cookies are essential and will always be used. Others are optional and are used to improve the Monzo experience, allowing us to analyse our products, tailor marketing content and show you more relevant ads.

The app can be downloaded from an app store (such as Apple's App Store or Google's Play Store), or visited via web browser (at business.monzo.com, web.monzo.com and other domains). For customers based in the European Economic Area (EEA), this cookie notice applies to all versions of the app. This MBEU App Cookie Notice should be read alongside our Personal Banking Terms of Service and Business Accounts Terms of Service and our EEA Customer Privacy Notice and EEA Business Privacy Notice.

Essential cookies

These cookies are essential for the Monzo app to function safely and to provide the services you ask for. You can't turn these cookies off. If you prefer not to have these technologies used on your device, you'll need to uninstall the Monzo app.

We use essential cookies to:

- **Make the app work for you:** This includes cookies needed to make the app function. This also includes cookies that are needed to provide our personalised Monzo service to help you meet your financial goals based on your preferences, your use of the Monzo service and other things you've told us you're interested in.
- **Keep things running smoothly:** We monitor how the Monzo app performs, measuring things like error rates so we can quickly fix any technical glitches.
- **Legal and regulatory reasons**: Some cookies help us comply with legal

obligations and regulatory requirements, for example cookies used for identity checks, which we're required to do as a bank.
- **Provide a safe and secure service**: This includes cookies used for security and fraud prevention purposes, including when you log into the app and for general fraud prevention.

Examples of data we might collect or store for these purposes include:

- **Device information** like device ID and operating system.
- **Your in-app activity** like exploring information about different products and features.

Analytics cookies

We use these cookies to understand the performance of the Monzo app and other products and services, and help us make decisions about how to improve them. This helps us to improve the experience, for example where screens may load more slowly than expected. These are optional and we won't use cookies to gather data for these purposes unless you tell us we can.

Examples of data we collect for analytics include:

- **Device information** like device ID and operating system.
- **Your in-app activity** for example pages you've visited and the way you've moved around the app.
- **App performance** like how long it takes our app to start up or how long it takes for a screen to load.

Tailored marketing cookies

We use these cookies to gather data to tailor the marketing content that we show you in the app or send to you outside of the app. We do this so we can provide you with content that we think you'll be most interested in. These are optional and we won't use cookies to gather data for these purposes unless you tell us we can. We use data gathered from these cookies to tailor:

- **Marketing emails, push notifications and SMS**: If you've asked to receive these (we ask you this separately when you sign-up for Monzo) and you agree to these cookies, we will use this data to make sure the content of

these communications is as relevant to you as possible.

- **Marketing in the app**: These marketing cookies are used to gather data on what you might be interested in so that we can give you a better experience, which may include recommending features and services based on your activity. This is different to the data we gather around your preferences and financial goals.

- **Measuring the effectiveness of marketing:** We use marketing cookies to measure how engaging our marketing is, so that we can improve our messaging and make it more relevant to you.

Examples of data we collect for this purpose include:

- **Device information** like device ID and operating system.
- **Your in-app activity** like pages you've viewed or products you've seemed interested in.

Advertising cookies

We use these cookies to show relevant ads to you outside of the Monzo app, on other non-monzo websites and apps. We show them to you through our trusted third-party advertising partners (you can find a list of them [here](#)) and to do this we need to share some of your data with those partners. We may combine this cookie data with other data we hold about you (for example your email address) to better target these ads. We also use this data to measure how effective these partners are. These cookies are optional and we won't gather data for these purposes unless you tell us we can.

Examples of data we collect for this purpose include:

- **Device information** like device ID, unique advertiser IDs, and operating system.
- **Your in app activity** including the fact you have installed it and the Monzo products and services you've engaged with.

Sharing with third parties: To show you more relevant ads, we have to share certain data collected using cookies with our advertising partners listed [here](#). We've provided the privacy notices for our partners so you can read more about

what the data is used for. In some cases, our partners use your data for their own purposes.

If you're using a shared Monzo account

If you're using a joint bank account, business bank account, or other bank account you share with other Monzo users, the way we use certain cookies is slightly different.

When we use cookies to provide our personalised Monzo service, we want to make the experience relevant to you and other users associated with the account. Sometimes we might use cookies to gather data to personalise your experience based on your individual role within the account. We might also use the data we gather from you to personalise the experience of other users associated with the account.

We won't use data that we collect via cookies for anything that isn't essential unless you tell us we can.

Data Protection

Monzo is responsible for processing your personal data and is subject to European data protection laws and ePrivacy laws.

You can read more about the personal data we collect using cookies in our [EEA Customer Privacy Notice](#) and [EEA Business Privacy Notice](#).

Contact Us
Our dedicated team of data protection experts is here to help. We also have a customer service team ready to answer your questions about cookie information. For any questions, please contact us however you prefer:

- chat with us through the app;
- email help@monzo.com; or
- write to us at MBEU Designated Activity Company, Unit 1 - Floor 4, One Central Plaza Dame Street Dublin 2 D02 K7K5, Ireland.

For more information about Monzo, please visit www.monzo.com.