

## What does Monzo do with your personal information?

FACTS		
Why?	What?	How?
<p>Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.</p>	<p>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• account balances and payment history</li> <li>• credit history and credit scores</li> <li>• your phone number</li> </ul>	<p>All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Monzo chooses to share; and whether you can limit this sharing.</p>

When you are no longer our customer, we continue to share your information, as described in this notice.

## Reasons we can share your personal information

Reasons we can share your personal information	Does Monzo share?	Can you limit this sharing?
<p><b>For our everyday business purposes –</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</p>	Yes	No
<p><b>For our marketing purposes –</b> To offer our products and services to you</p>	Yes	No
<p><b>For joint marketing with other financial companies</b></p>	No	No
<p><b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences</p>	Yes	No
<p><b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness</p>	No	We don't share
<p><b>For our affiliates to market to you</b></p>	No	We don't share
<p><b>For nonaffiliates to market to you</b></p>	No	We don't share

## Questions

Contact us through the Monzo app, email us at [usa-support@monzo.com](mailto:usa-support@monzo.com), or call +1 415-200-4074.

## Who we are

We are Monzo Inc. or just 'Monzo'. Other Monzo companies include Monzo Support US Inc. and Monzo Bank Ltd.

## What we do

### How does Monzo protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does Monzo collect my personal information?

We collect your personal information when, for example, you:

- Open an account or deposit money
- Pay your bills or use your debit card
- Give us your contact information

We also collect your personal information from other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes – information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## Definitions

Affiliates	Non-Affiliates	Joint Marketing
Companies related by common ownership or control. They can be financial and nonfinancial companies.	Companies not related by common ownership or control. They can be financial and nonfinancial companies.	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
<ul style="list-style-type: none"><li>• Our affiliates include financial companies such as Monzo Bank Ltd. and nonfinancial companies such as Monzo Support US Inc.</li></ul>	<ul style="list-style-type: none"><li>• We do not share with nonaffiliates to market to you.</li></ul>	<ul style="list-style-type: none"><li>• We do not market jointly.</li></ul>

## Other important information

You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.

### California residents

In accordance with California law, we will not share information we collect about you with companies outside of Monzo or Sutton Bank, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies and with Sutton Bank to the extent required by California law.

### Vermont residents

In accordance with Vermont law, we will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

We will send you SMS messages when you open your account to verify your phone number and to authorize some transactions.