



Privacy Policy

Version 1.0 · Effective 9 September 2026 · Van Leeuwen Ventures (Pty) Ltd

Meer reads your bank statements, so we handle sensitive information about you. This policy explains what we collect and what we do with it. It applies to the Meer app and to getmeer.app. Our company details and Information Officer are in clause 12.

1. What we collect

What	Detail
Account details	Your email address, and a name if you give us one. If you sign in with Apple or Google we receive an identifier and an email address from them.
Bank statement files	Statement files you import. These typically contain your name, your bank account number, an address, balances, and every transaction in the period.
Transaction data	Transactions read from your statements or entered by you: date, amount, description, merchant and category. Plus your budgets, and the recurring charges and insights we calculate.
Conversations	What you ask the in-app assistant, and anything you send us through support.
Usage and device data	Which features are used, device type, operating system and app version, and IP address.

We never ask for your internet banking username, password, PIN or one-time PIN, and we never hold them. Meer does not log into your bank.

Giving us your information is voluntary. You do not have to, and no law requires you to. But Meer cannot categorise transactions, track a budget or produce insights without it, so if you do not provide it we cannot give you the Service.

2. Why we process it

We process your information on these lawful bases under the Protection of Personal Information Act 4 of 2013 ("POPIA"):

- **To perform our contract with you** — reading statements, categorising transactions, identifying merchants, tracking budgets, calculating insights, answering your questions, and managing your subscription.
- **Our legitimate interests** — keeping the Service secure, preventing abuse, fixing faults, and seeing which features are used.
- **Your consent**, where we ask for it. You may withdraw it at any time.
- **Legal obligation**, where a law requires us to keep or produce records.

We do not sell your personal information, and we do not share it with advertisers or data brokers.

3. Artificial intelligence, and identifying merchants

We use an artificial intelligence service to power the in-app assistant and to turn bank descriptions into recognisable merchant names.

Before a transaction description leaves our systems for merchant identification, we remove personal identifiers from it — including names of people you have paid, reference numbers and account numbers. Transfers between people are not sent at all.

Your information is not used to train artificial intelligence models — not by us, and not by our provider under the commercial terms that apply to our use of their service.

4. Who else processes your information

We use service providers for cloud hosting and storage, artificial intelligence, analytics, customer support, and app distribution and billing. They process your information as operators under POPIA, are bound by contract to protect it, and may only use it for the purpose we appointed them for.

We name two, because commitments in this policy depend on them: your information is hosted on **Amazon Web Services** in the United States, and the assistant and merchant identification use **Anthropic**. You can ask us for the full list at any time at hello@vleeuwen.co.za.

We do not send your financial data to our analytics provider.

We may also disclose your information where the law requires it, or to establish or defend a legal claim. If our business is sold, your information may transfer with it, and we will tell you first.

5. Information leaving South Africa

Your information is stored and processed outside South Africa, mainly in the United States. Section 72 of POPIA permits this, and we rely on two grounds: the transfer is necessary to perform our contract with you, and our providers are bound by written agreements requiring protection substantially similar to POPIA's conditions for lawful processing.

6. How long we keep it

What	How long
Uploaded statement files	30 days from upload, then deleted
Transactions, budgets and insights	While your account is open
Conversations	While your account is open
Usage and device data	24 months
After you delete your account	Removed from live systems within 30 days, and from backups within a further 90 days
Records the law requires us to keep	For the period the law requires

7. How we protect it

Your information is encrypted in transit and at rest, and access is limited to people who need it to run the Service. We hold no banking credentials. No system is perfectly secure, and if a breach creates a risk to you

we will notify you and the Information Regulator as POPIA requires.

8. Your rights

Under POPIA you may ask what we hold about you and get a copy; correct anything inaccurate or incomplete; ask us to delete information that is inaccurate, irrelevant, excessive, out of date or unlawfully obtained; object to processing based on legitimate interests; and withdraw consent where processing is based on it.

You can delete your account and your data in the app at any time. For anything else, email hello@vleeuwen.co.za. We will respond within the period PAIA allows, usually 30 days, and may need to verify your identity first.

You may also complain to the **Information Regulator (South Africa)**, whose contact details are at infoeregulator.org.za. Please come to us first — most things are sorted out quickly that way.

9. Children

Meer is for people aged 18 and over, and we do not knowingly collect information from children. If you believe a child has given us information, tell us at hello@vleeuwen.co.za and we will delete it.

10. Other people's information

A statement can contain other people's information, such as the name of someone you paid. When you import a statement you confirm you are entitled to give us that data. We do not use it for any purpose beyond running the Service for you.

11. Changes to this policy

We may update this policy. If a change materially affects you we will tell you by email or in the app before it takes effect. The current version is always at getmeer.app/privacy-policy, and the effective date at the top tells you which version applies.

12. Who we are, and how to contact us

Meer is published by **Van Leeuwen Ventures (Pty) Ltd**, a private company registered in South Africa. For the purposes of POPIA we are the **responsible party** for the information described in this policy.

Registration number 2024/253044/07

11 Baywood Street, eMalahleni, Mpumalanga, 1035, South Africa

hello@vleeuwen.co.za

Our **Information Officer** is registered with the Information Regulator of South Africa under registration number 2026-066334, and can be reached at hello@vleeuwen.co.za — including for a request to access, correct or delete your information.

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Van Leeuwen Ventures (Pty) Ltd. Earlier versions available on request.