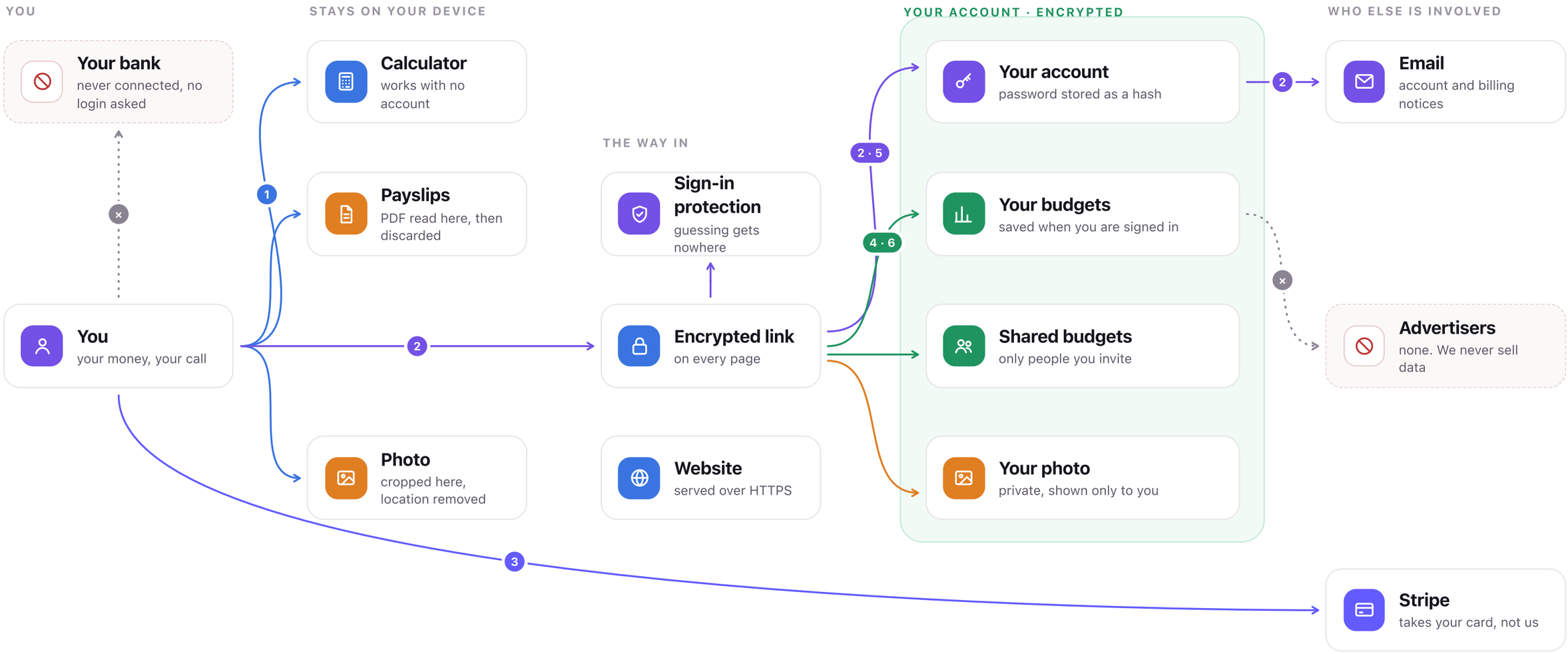
How OWED looks after your data

What happens to your information, where it goes, and what protects it. Follow the numbers.



Step by step

1. **Try it:** the calculator never sends a thing
2. **Sign up:** verify your email
3. **Free week:** card to Stripe, reminder before charge
4. **Save:** your budgets, private to your account
5. **Cancel:** any time, access to the end of the period
6. **Delete:** everything goes, backups within 30 days

What protects you

- ✓ Encrypted in transit
- ✓ Encrypted at rest
- ✓ No admin view of your budgets
- ✓ We never see your card
- ✓ Bank never connected
- ✓ Payslip PDFs stay on your device
- ✓ Passwords we cannot read
- ✓ No ads, no data sales
- ✓ Marketing only if you opt in
- ✓ Delete everything any time

Your rights (Privacy Act 2020)

See what we hold about you
Correct anything that is wrong
Delete it all from your account page
Free, answered within 20 working days
info@owed.co.nz