



LEGAL DOCUMENT

Privacy Policy

Effective date: June 29, 2026

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LeviQ is built on a simple principle: your data belongs to you. We surface financial opportunities using your information, then discard the raw data. We do not sell your data. We do not serve ads. We do not share your financial information with third parties without your explicit consent. This policy explains exactly what we collect, why we collect it, and what we do — and do not do — with it.

Company	LeviQ, LLC
State of formation	Missouri, United States
Website	leviq.ai
App	LeviQ — available on iOS and Android
Contact	questions@leviq.ai
Governing law	State of Missouri and applicable federal law

SECTION 1

Who we are

LeviQ, LLC ("LeviQ," "we," "us," or "our") is a financial awareness and opportunity discovery company based in University City, Missouri. We operate the LeviQ mobile application and the website leviq.ai (together, the "Service"). LeviQ is not a registered investment advisor, broker-dealer, financial planner, licensed therapist, or relationship counselor. We provide financial awareness information only. All decisions remain yours.

This Privacy Policy describes how we collect, use, disclose, and protect information about you when you use our Service. By using LeviQ, you agree to the practices described in this policy. If you do not agree, please do not use the Service.

SECTION 2

What information we collect

2.1 Information you provide directly

Account information

Email address, password (hashed, never stored in plain text), and multi-factor authentication credentials when you create an account.

Quiz and profile answers

Your responses to our onboarding questions about how you think and feel about money — emotional baseline, financial priorities, goals, and trust preferences. These shape your personalized experience.

Housing information

Whether you rent or own, your approximate monthly payment, zip code, and years at your current address — if you choose to provide this.

Vehicle information

Vehicle make, model, year, estimated loan balance, interest rate, and monthly payment — if you choose to provide this.

Career information

If you connect LinkedIn via OAuth: your name, headline, current and past job titles, years of experience, and location. If you upload a resume: the text content of that document. We do not access your LinkedIn messages, contacts, or private data.

Communications

If you contact us via email or through the app, we retain that correspondence.

2.2 Financial data via Plaid

IMPORTANT: LeviQ connects to your financial accounts through Plaid, Inc., a third-party service. This connection is **READ-ONLY**. LeviQ can never move, transfer, or initiate any transaction in your accounts. We receive a temporary view of your account balances, transaction history, and account metadata. We use this data to identify financial opportunities. We do **NOT** store your raw financial data after analysis is complete.

Specifically, through Plaid we may temporarily access:

- Account balances (checking, savings, investment)
- Transaction history (descriptions, amounts, dates, merchant names)
- Account and institution identifiers
- Account type and subtype information

Plaid's own privacy policy governs how Plaid handles your data. We encourage you to review it at plaid.com/legal. You may disconnect your Plaid connection at any time within the LeviQ app, which immediately terminates our access.

2.3 Technical and usage data

We automatically collect limited technical information when you use the Service:

- Device type, operating system, and app version
- IP address (used for security purposes, not stored permanently)
- Session timing and general feature usage patterns
- Crash reports and error logs (if you consent to diagnostics)

We use privacy-first analytics (no cookies, no cross-site tracking) to understand how people use the Service so we can improve it. We do not use advertising pixels, tracking cookies, or behavioral profiling technologies.

2.4 Information we do NOT collect

To be explicit about what we do not collect:

- Your Social Security Number or government ID
- Your bank account credentials or passwords (Plaid handles this, not us)
- Your credit card numbers or full payment card data (Stripe handles payments)
- Your precise GPS location
- Your contacts, calendar, or other device data

- Any information about your relationships or personal communications
- Raw financial data after your opportunity analysis is complete

SECTION 3

How we use your information

We use the information we collect solely to provide and improve the Service. Specifically:

To provide the Service

Your quiz answers, financial data, housing information, vehicle information, and career data are used to identify financial opportunities specific to your situation and to personalize the AI conversation experience.

To maintain your account

Your email address and authentication credentials allow you to log in and maintain a persistent profile across sessions.

To communicate with you

We use your email to send you account notifications, opportunity alerts (if you opt in), and responses to your support requests. We do not send marketing emails without your explicit consent.

To improve the Service

Aggregated, anonymized usage patterns help us understand which features work well and which need improvement. No individual user is identifiable in this analysis.

For security and fraud prevention

Technical data helps us detect unusual activity, prevent unauthorized access, and protect the integrity of user accounts.

To comply with legal obligations

We may process your data as required by applicable law, regulation, court order, or lawful government request.

We do not use your data to train AI models without your explicit consent. We do not sell your data to data brokers, advertisers, or any third party. We do not use your financial information to make automated decisions that affect your credit, employment, or access to financial services.

SECTION 4

How we share your information

We do not sell, rent, or trade your personal information. We share information only in the following limited circumstances:

Service providers

We work with carefully selected third-party companies that help us operate the Service. These include: Plaid, Inc. (financial data connection), Stripe, Inc. (payment processing), Anthropic PBC (AI conversation layer), and our cloud hosting provider. Each is bound by contractual data processing agreements and may only use your data to provide their specific service to us.

Referral partners (with your knowledge)

When you choose to explore a referral opportunity — such as a mortgage refinance comparison or an insurance quote — we share only the minimum information necessary with that partner to initiate your request. We always disclose when a referral relationship exists. We never share your financial data with referral partners without your explicit action (clicking "Explore" or equivalent). You may decline any referral at any time.

Legal requirements

We may disclose information if required by law, subpoena, court order, or other legal process, or if we believe disclosure is necessary to protect the safety of any person or to prevent fraud or illegal activity.

Business transfers

If LeviQ is acquired by or merged with another company, your information may be transferred as part of that transaction. We will notify you via email or prominent notice on the Service before your information is transferred and becomes subject to a different privacy policy.

With your consent

We may share information for any other purpose with your explicit prior consent.

SECTION 5

Data retention and deletion

We retain your personal information only as long as necessary to provide the Service and fulfill the purposes described in this policy.

Financial data from Plaid

ZERO retention. Raw financial data (transactions, balances, account details) is processed in memory to identify opportunities and is never written to persistent storage. When your session ends, this data is gone.

Account data

Retained while your account is active. Deleted within 30 days of account deletion request.

Quiz answers and profile

Retained to provide a personalized experience across sessions. Deleted immediately upon account deletion.

Opportunity history

Your list of identified opportunities and actions taken is retained to show your progress over time. Deleted upon account deletion.

Conversation history

AI conversation logs are retained to enable continuity between sessions. You may delete individual conversations within the app at any time. All are deleted upon account deletion.

Payment records

Transaction records are retained for 7 years as required by financial recordkeeping regulations. However, full payment card details are never stored by LeviQ — Stripe handles all payment data.

Email address

Retained until you delete your account or unsubscribe. If you are on the waitlist only, retained until you request removal.

Account deletion

You may delete your LeviQ account at any time from within the app (Settings → Account → Delete Account). Account deletion is permanent and irreversible. Upon deletion: your profile, quiz answers, opportunity history, and conversation history are deleted immediately. Your email address is removed from our systems within 30 days. Financial data was never stored, so there is nothing to delete. Payment records are retained only as required by law.

We built one-tap full account deletion into the product from day one — not as a legal requirement, but because it is the right thing to do. Your data, your choice, always.

SECTION 6

Security

We implement appropriate technical and organizational measures to protect your information against unauthorized access, alteration, disclosure, or destruction. Our security practices include:

- AES-256 encryption for data in transit and at rest
- Mandatory multi-factor authentication (MFA) on all user accounts
- httpOnly, Secure session cookies — inaccessible to JavaScript
- Access tokens stored in memory only — never in localStorage or cookies
- 15-minute inactivity timeout on authenticated sessions
- Read-only Plaid connection — LeviQ can never initiate transactions
- Zero raw financial data storage — no database holds your bank data
- Regular security reviews of third-party integrations

No security system is perfect. If you believe your account has been compromised, contact us immediately at questions@leviq.ai. In the event of a data breach that affects your personal information, we will notify you as required by applicable law, and in any case within 72 hours of becoming aware of the breach.

SECTION 7

Your rights and choices

Depending on where you are located, you may have certain rights regarding your personal information. We honor these rights for all users regardless of location:

Right to access

You may request a copy of the personal information we hold about you. We will provide this within 30 days of your request.

Right to correction

You may update or correct your personal information at any time within the app settings or by contacting us.

Right to deletion

You may delete your account and all associated personal data at any time. See Section 5 for details.

Right to data portability

You may request an export of your personal data in a machine-readable format. We will provide this within 30 days.

Right to object to processing

You may opt out of certain types of processing, such as receiving marketing communications. You cannot opt out of processing that is necessary to provide the Service you have requested.

Right to restrict processing

In certain circumstances, you may request that we limit how we use your information while a dispute is resolved.

Waitlist removal

If you provided your email address to join our waitlist and have not created an account, you may request removal at any time by emailing questions@leviq.ai with the subject line "Remove me from waitlist."

To exercise any of these rights, contact us at questions@leviq.ai. We will respond within 30 days. We will not discriminate against you for exercising your privacy rights.

SECTION 8

Cookies and tracking

LeviQ uses a minimal approach to cookies and tracking:

- Session cookies: We use httpOnly session cookies for authentication only. These are strictly necessary and cannot be disabled without breaking the login system.

- Analytics: We use privacy-first analytics that set no cookies and perform no cross-site tracking. No advertising cookies are used.
- No third-party advertising: We do not use Facebook Pixel, Google Ads tags, or any behavioral advertising technology.
- No fingerprinting: We do not use browser fingerprinting or other persistent identification techniques.

Because we use no advertising or tracking cookies, a cookie consent banner is not required under most interpretations of GDPR or CCPA. If we ever change this approach, we will update this policy and add appropriate consent mechanisms before doing so.

SECTION 9

Children's privacy

LeviQ is intended for users 18 years of age or older. We do not knowingly collect personal information from anyone under 18. If we become aware that we have collected personal information from a child under 18 without parental consent, we will delete that information promptly. If you believe we have collected information from a minor, please contact us at questions@leviq.ai.

SECTION 10

California residents (CCPA)

If you are a California resident, the California Consumer Privacy Act (CCPA) provides you with specific rights regarding your personal information. In addition to the rights described in Section 7:

- Right to know: You may request disclosure of the categories and specific pieces of personal information we have collected about you in the past 12 months.
- Right to delete: You may request deletion of your personal information, subject to certain exceptions.
- Right to opt out of sale: We do not sell personal information. You do not need to opt out.
- Right to non-discrimination: We will not discriminate against you for exercising your CCPA rights.

To submit a CCPA request, contact us at questions@leviq.ai or by mail at the address in Section 12. We will respond within 45 days.

SECTION 11

Changes to this policy

We may update this Privacy Policy from time to time to reflect changes in our practices, technology, legal requirements, or for other operational reasons. When we make material changes, we will:

- Update the "Last updated" date at the top of this policy
- Post a notice on the LeviQ app and leviq.ai
- Send an email notification to registered users
- For significant changes, ask for your renewed consent where required by law

Your continued use of the Service after a policy update constitutes your acceptance of the revised policy. If you do not agree with the changes, you may delete your account before the changes take effect.

SECTION 12

Contact us

If you have questions, concerns, or requests related to this Privacy Policy or our data practices, please contact us:

Email	questions@leviq.ai
Subject line	Privacy Policy Inquiry
Company	LeviQ, LLC
Location	University City, Missouri
Website	leviq.ai/privacy
Response time	Within 30 days for all privacy-related requests

LeviQ does not provide relationship advice. This also means we will never share your data with your partner to settle a financial disagreement. Some things are beyond our lane — and we are at peace with that.

This Privacy Policy was drafted in plain language intentionally. If any provision is found to be unenforceable, the remaining provisions continue in full force. This policy is governed by the laws of the State of Missouri and applicable federal law. Any disputes arising from this policy shall be resolved in the courts of St. Louis County, Missouri, or through binding arbitration as described in the LeviQ Terms of Service.