

Privacy Policy

OMW2AM | www.omw2am.com | Last updated: April 2026

1. Introduction

Welcome to OMW2AM. We are committed to protecting your personal data and your right to privacy. This Privacy Policy explains how we collect, use, and store your information when you use the OMW2AM Budget Tool or visit our website at www.omw2am.com.

2. Who We Are

OMW2AM is operated by Rob Mastebroek, based in Groningen, the Netherlands. If you have any questions about this policy, you can contact us at info@omw2am.com.

3. What Data We Collect

We collect the following types of data when you use our services:

Account data: Your name and email address when you register.

Financial data: Bank transaction data imported via Plaid, including transaction amounts, dates, descriptions, and merchant names.

Usage data: Information about how you interact with the application, such as categories assigned to transactions.

Technical data: IP address, browser type, and device information for security purposes.

4. How We Use Your Data

We use your data exclusively to provide and improve the OMW2AM Budget Tool. Specifically, we use it to:

- Import and display your bank transactions within the app.
- Allow you to categorize and analyze your finances.
- Maintain the security and integrity of your account.
- Communicate with you about your account or our services.

We do **not** sell your data to third parties. We do **not** use your data for advertising purposes.

5. How We Share Your Data

We share your data only with the following third-party services, which are necessary to operate the platform:

Plaid: Used to securely connect to your bank and import transactions. Plaid has its own privacy policy available at plaid.com/legal.

Supabase: Our database and authentication provider. Data is stored securely on Supabase infrastructure.

Vercel: Our hosting provider for the web application.

All third-party providers are contractually bound to handle your data securely and in accordance with applicable law.

6. Data Security

We take the security of your data seriously. The following measures are in place:

- All data is encrypted in transit using TLS 1.2 or higher.
- All data is encrypted at rest via Supabase.
- Access to your data is strictly limited to your own account via Row Level Security (RLS).
- Plaid access tokens are stored server-side only and are never exposed to the client.
- Production systems are protected with multi-factor authentication (MFA).

7. Your Rights

As a user, you have the following rights regarding your personal data:

- **Access:** You can request a copy of the data we hold about you.
- **Correction:** You can request that we correct inaccurate data.
- **Deletion:** You can request that we delete your account and associated data.
- **Portability:** You can request an export of your data in a readable format.

To exercise any of these rights, please contact us at info@omw2am.com.

8. Data Retention

We retain your data for as long as your account is active. If you delete your account, we will remove your personal and financial data within 30 days, unless we are required to retain it by law.

9. Cookies

Our website may use essential cookies to maintain your session and ensure the application functions correctly. We do not use tracking or advertising cookies.

10. Changes to This Policy

We may update this Privacy Policy from time to time. When we do, we will update the date at the top of this document. We encourage you to review this policy periodically.

11. Contact

If you have any questions or concerns about this Privacy Policy, please contact us:

Rob Mastebroek

Email: info@omw2am.com

Website: www.omw2am.com

Location: Groningen, the Netherlands