

Privacy Policy

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Renevo (“we”, “us”, or “our”) operates the website reneo.io and the web application at app.reneo.io (collectively, the “Service”). This Privacy Policy explains how we collect, use, share, and protect your personal data when you use our Service. Renevo is operated from Cyprus and is subject to the EU General Data Protection Regulation (GDPR). We are committed to protecting your privacy and handling your data transparently.

1. Data Controller

The data controller responsible for your personal data is:

Renevo
Cyprus
Email: support@reneo.io

2. Personal Data We Collect

Category	Data & Source
Account information	Name, email address, profile image – via Clerk
Financial data	Income details, budget entries, expenses, savings goals, subscription details, payment amounts – entered directly by you
Email data	Subject lines, sender addresses, and body content of subscription-related emails – from connected Gmail / Outlook (with explicit consent)
Wellness data	Cycle tracking preferences, supplement tracking, wellness reminder settings – explicit opt-in
Payment data	Stripe customer ID, subscription status – via Stripe
Usage data	Pages visited, features used, feedback ratings – automatically collected
Communication data	Telegram chat messages (if you use our Telegram bot)

3. How We Use Your Data

We process your personal data for the following purposes:

- Service delivery: Subscription tracking, budgeting, expense management, calendar planning, event management, and savings goals.
- Email scanning: Automatically detect and import subscription information from connected email accounts (only with your explicit OAuth consent).
- Notifications: Renewal reminders, bill due alerts, budget warnings, and wellness reminders via email or Telegram.
- Billing: Manage your subscription plan, process payments, and provide access to paid features.
- Improvement: Understand how the Service is used and improve functionality based on feedback.
- Legal compliance: Comply with applicable laws, regulations, and legal processes.

4. Legal Basis for Processing (GDPR)

Purpose	Legal Basis
Providing the Service (account, budgeting, subscriptions)	Performance of a contract – Art. 6(1)(b) GDPR
Email scanning	Explicit consent – Art. 6(1)(a) GDPR
Wellness and cycle tracking	Explicit consent – Art. 9(2)(a) GDPR (special category data)
Sending notifications	Legitimate interest / Consent – Art. 6(1)(a)/(f) GDPR
Payment processing	Performance of a contract – Art. 6(1)(b) GDPR
Service improvement and analytics	Legitimate interest – Art. 6(1)(f) GDPR
Legal obligations	Legal obligation – Art. 6(1)(c) GDPR

5. Third-Party Services

We share data with the following third-party processors, all bound by data processing agreements. We do not sell your personal data to any third party.

Provider	Purpose	Data Shared
Clerk	Authentication & user management	Name, email, profile image

Provider	Purpose	Data Shared
Stripe	Payment processing	Email, payment method details (handled by Stripe directly)
Google (Gmail API)	Email scanning for subscription detection	OAuth tokens; email content read but not stored beyond extracted metadata
Microsoft (Outlook)	Email scanning for subscription detection	OAuth tokens; email content read but not stored beyond extracted metadata
Anthropic (Claude API)	AI-powered email parsing & suggestions	Email excerpts (processed, not stored by Anthropic)
Resend	Transactional email delivery	Email address, notification content
Telegram Bot API	Chat-based interaction	Telegram chat ID, messages

6. Data Retention

- Account data: Retained while your account is active; deleted upon account deletion or approved erasure request.
- Financial data: Retained while your account is active.
- Email content: Processed in memory only. Only extracted subscription metadata is saved (service name, amount, frequency, renewal date).
- Audit logs: Retained for up to 12 months for security and compliance.
- Payment records: Retained as required by applicable tax and accounting laws.

7. Data Security

- Encryption of sensitive data at rest and in transit (TLS/HTTPS).
- Encryption of OAuth tokens and sensitive credentials using AES-256-GCM.
- Access controls and authentication via Clerk.
- Database with connection pooling and access restrictions.
- Regular review of security practices.

8. Your Rights Under GDPR

- Right of access: Request a copy of your personal data.
- Right to rectification: Request correction of inaccurate data.
- Right to erasure: Request deletion of your personal data (“right to be forgotten”).
- Right to restrict processing: Request that we limit how we use your data.

- Right to data portability: Receive your data in a structured, machine-readable format.
- Right to object: Object to processing based on legitimate interests.
- Right to withdraw consent: Withdraw consent at any time (e.g., email scanning, wellness tracking).

You can exercise your rights directly from the Privacy & Data section in your account Settings, or by emailing support@reneo.io. We will respond within 30 days.

9. International Data Transfers

Some third-party service providers (e.g., Stripe, Clerk, Anthropic) are based in the United States. Where personal data is transferred outside the EEA, we ensure appropriate safeguards are in place, such as Standard Contractual Clauses (SCCs) approved by the European Commission, or reliance on the provider's adequacy decision or certification under the EU-US Data Privacy Framework.

10. Cookies and Tracking

The Service uses essential cookies required for authentication and session management only. We do not use third-party advertising or tracking cookies. Theme preferences and UI settings are stored locally in your browser using localStorage.

11. Children's Privacy

The Service is not intended for individuals under the age of 16. We do not knowingly collect personal data from children. If we become aware that we have collected data from a child under 16, we will take steps to delete that information promptly.

12. Changes to This Policy

We may update this Privacy Policy from time to time. We will notify you of material changes by posting the updated policy on the Service and updating the "Last updated" date. Continued use of the Service after changes constitutes acceptance of the revised policy.

13. Supervisory Authority

If you believe our processing violates GDPR, you have the right to lodge a complaint with the Commissioner for Personal Data Protection of Cyprus:

Office of the Commissioner for Personal Data Protection
Nicosia, Cyprus

Website: www.dataprotection.gov.cy

14. Contact Us

If you have questions about this Privacy Policy or wish to exercise your data rights, contact us at:

Renevo

Email: support@renevo.io