TENDARA — Privacy Policy

Last updated: September 24, 2026

1. Who We Are

This Privacy Policy describes how TENDARA ("TENDARA," "we," "us," or "our") collects, uses, and shares information when you use the TENDARA web application (the "Service").

2. Information We Collect

Information you provide directly:

- Financial information you enter, including assets, debts, income, expenses, and goals
- Answers to onboarding and course questions, including some marked as private and some shared with your partner
- Profile information, including a display name and optional avatar photo
- Account credentials, handled directly by Clerk, our authentication provider (TENDARA does not store your password)
- Payment information, handled directly by Stripe (TENDARA does not receive or store your full card number)

Information from connected services:

- If you choose to connect a bank account, Plaid provides account and transaction information to TENDARA so you can view your finances alongside your partner within the Service.

Information collected automatically:

- Basic usage data, such as which screens are visited and app state saved on your device (for example, whether you've completed onboarding)
- We do not currently use third-party analytics or advertising tools. If that changes, this policy will be updated before any such tool is introduced.

3. How We Use Information

We use the information above to: operate and provide the Service, including syncing data between you and your partner; generate AI-assisted conversation starters (see below); process payments; maintain and improve the Service; and communicate with you about your account or purchase.

4. AI Processing

Certain course-related content is sent to Anthropic's Claude API to generate suggested conversation starters for you and your partner. Under Anthropic's commercial terms, this content is automatically

deleted within 30 days and is not used to train Anthropic's models. We do not knowingly send full financial account numbers or bank credentials to Anthropic.

5. Who We Share Information With

We share information with the service providers who help us operate TENDARA, and only as needed for them to perform their function:

- **Clerk** (account authentication)
- **Replit** (application hosting and database storage)
- **Anthropic** (AI-generated conversation starters, see above)
- **Plaid** (optional bank account connection)
- **Stripe** (payment processing)

We do not sell your personal information.

6. Data Security

Access to your account requires authentication through Clerk. Every request for household, course, or financial data is checked against your signed-in session and your household membership before being permitted, no one outside your household can view your data through the Service. Sensitive credentials are stored securely on our servers and are never exposed in the app you interact with. Data is encrypted both in transit and at rest. No system is perfectly secure, and we can't guarantee absolute security.

7. Data Retention

We retain your information for as long as your account remains active. If you close your account or request deletion, we delete your associated data within 30 days of a verified request, except where we are required to retain certain records for legal, tax, or dispute-resolution purposes.

8. Your Choices and Rights

You can request access to, correction of, or deletion of your information by contacting us at info@jointendara.com. There is currently no self-service way to export or delete data directly within the app; requests are handled manually by our team.

9. Children's Privacy

TENDARA is not directed to, and is not intended for use by, anyone under 18. We don't knowingly collect information from minors.

10. Cookies and Local Storage

TENDARA stores certain preferences and state directly on your device (for example, whether you've seen the welcome screen, or when you last completed a financial check-in) using browser local storage rather than cookies.

11. Changes to This Policy

We may update this Privacy Policy from time to time. We'll update the "Last updated" date above when we do, and we'll let you know of any material changes.

12. Contact

Questions about this Privacy Policy: info@jointendara.com