Moneta

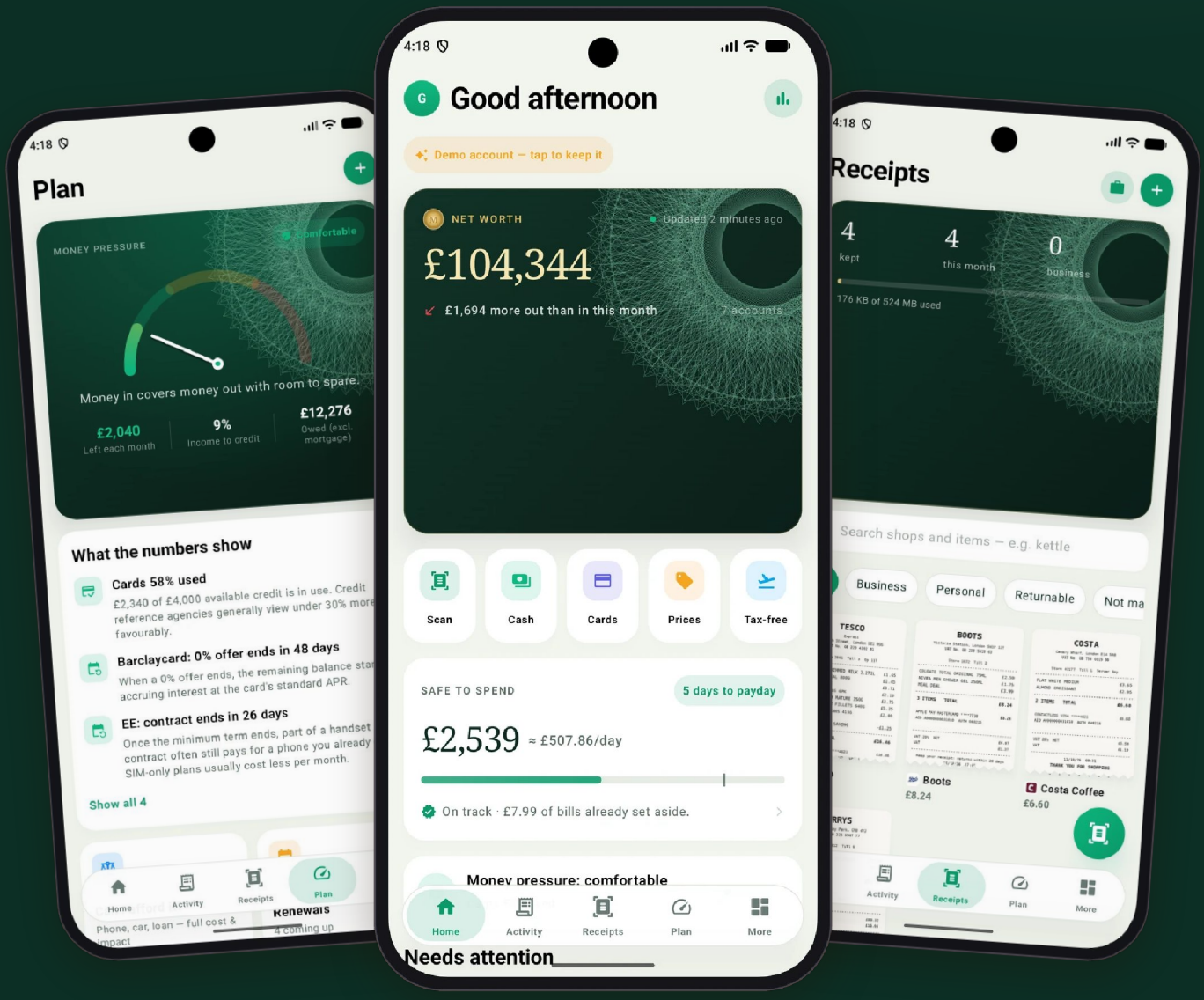
PRODUCT GUIDE

PERSONAL MONEY APP FOR THE UK — IPHONE, IPAD AND THE WEB

Your money, *finally calm.*

See what is safe to spend until payday, catch the subscriptions you forgot, read every receipt line by line and plan for the bills that are coming — all in one calm, private app.

iPhone & iPad | moneta.me.uk | Read-only bank links | Face ID



INSIDE THIS GUIDE

One app for *everyday money*

Moneta brings your accounts, bills, receipts, subscriptions and family money together, then turns them into one simple answer: how much you can spend today without worrying about tomorrow.

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01 **Everyday budgeting**

Payday-to-payday budgets, a safe-to-spend number and a gauge that shows how much pressure your money is under.

02 **Bills & subscriptions**

Every recurring payment found automatically, with renewal reminders before a deal rolls over.

03 **Families**

Pocket money, chores, goals and shared bills — plus a gift link for a child's fund.

04 **Side business & travel**

Business expenses and a travel tax refund tracker kept apart from personal spending.

SAME ACCOUNT, EVERY SCREEN

iPhone, iPad and moneta.me.uk

Start on your phone, check the plan on the iPad and review it in a browser. Widgets keep the safe-to-spend number on your Home Screen.

iPhone
Widgets, Face ID

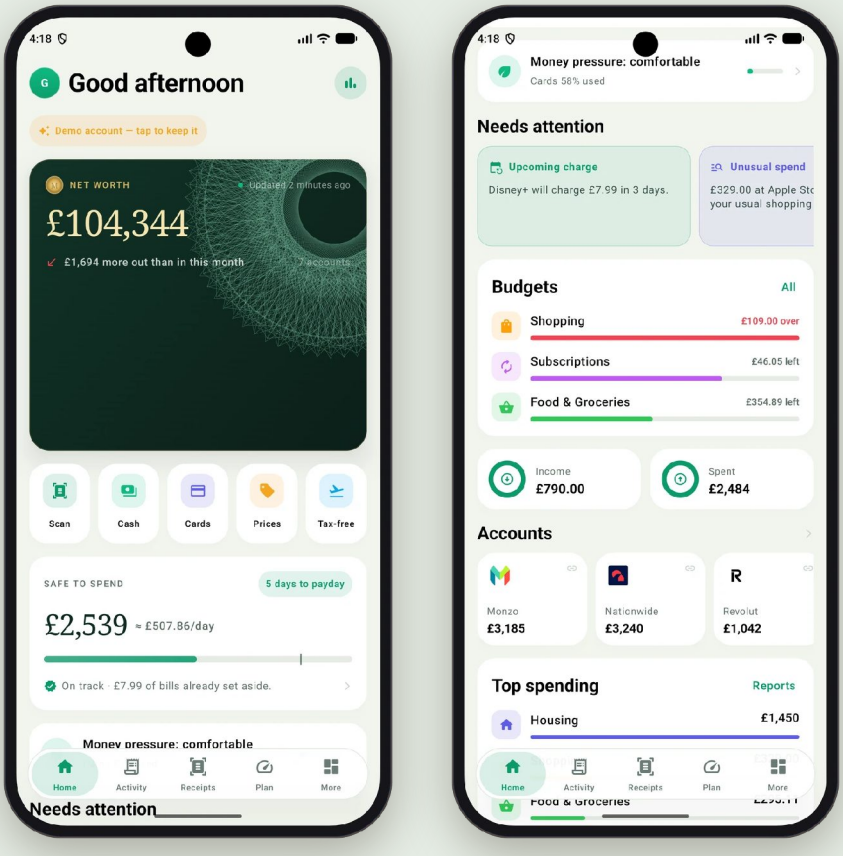
iPad
Bigger dashboards

Web
moneta.me.uk

GETTING STARTED

Up and running *in minutes*

Try Moneta with sample data first — no e-mail needed. When you are ready, add your own accounts the way that suits you.



1 **Explore with sample data**

Open the app and look around a ready-made example month before you add anything of your own.

2 **Add your accounts**

Connect banks read-only through TrueLayer, import a CSV, or add cash, crypto and prop accounts by hand.

3 **Set your payday**

Moneta builds a payday-to-payday budget and works out what is safe to spend each day.

4 **Switch on reminders**

Get a nudge before renewals, return deadlines and warranty end dates.

HOME

Safe to spend, *at a glance*

The Home screen answers the question you actually have: how much can I spend until payday? Bills that are still to come are already taken out.

01

Safe to spend

One number for today, with the days left until payday next to it.

02

Net worth

All accounts added together, with the change since last month.

03

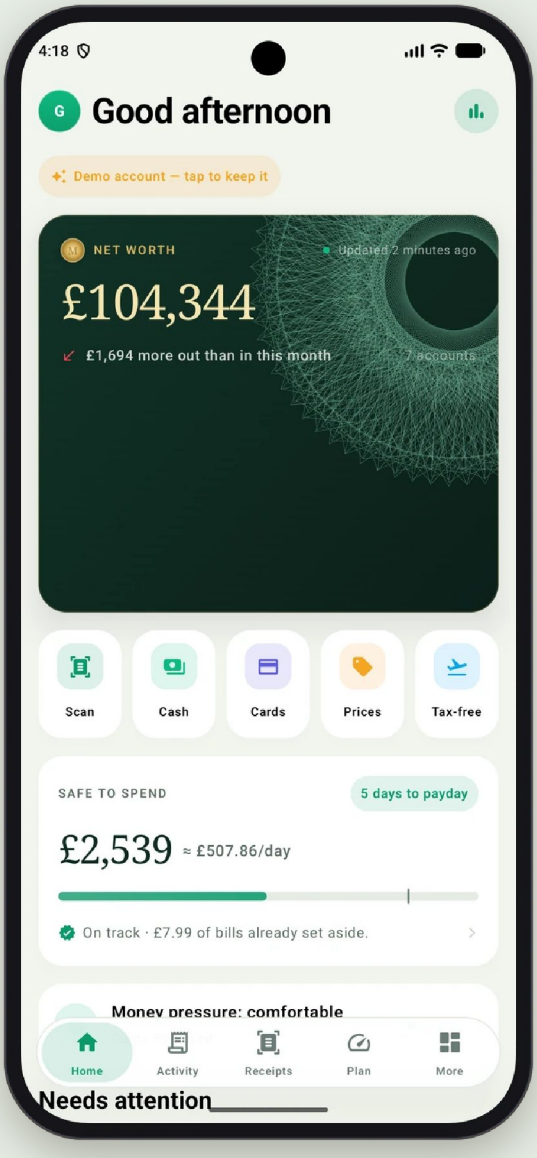
Needs attention

Upcoming charges and unusual spending are flagged before they hurt.

04

Quick actions

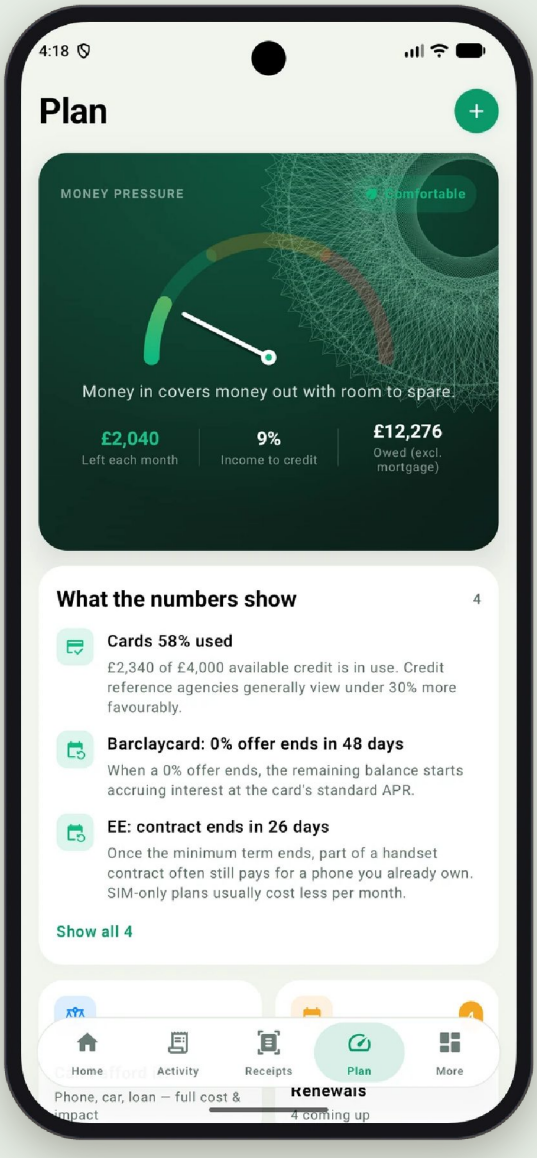
Scan a receipt, check a price or add a card from one row of buttons.



PLAN

Know where you *stand, instantly*

The money pressure gauge shows whether your income comfortably covers your commitments, and the plan explains why in plain English.



01

Money pressure gauge

Comfortable, tight or stretched — calculated from your real bills and income.

02

Payday budgets

Budgets run from payday to payday, not from the 1st of the month.

03

What the numbers show

Short explanations of card use, 0% offers ending and contracts coming up.

04

Payoff planner

Plan how to clear cards and loans and see the date you will be debt-free.

ACCOUNTS

Banks, cards and cash *in one place*

Every transaction from every account in one tidy feed, sorted by day and labelled by category.

01

Read-only bank links

Connected through TrueLayer. Moneta can read balances and transactions — it can never move money.

02

Cash, crypto and prop accounts

Add the money that does not live in a bank and keep the full picture.

03

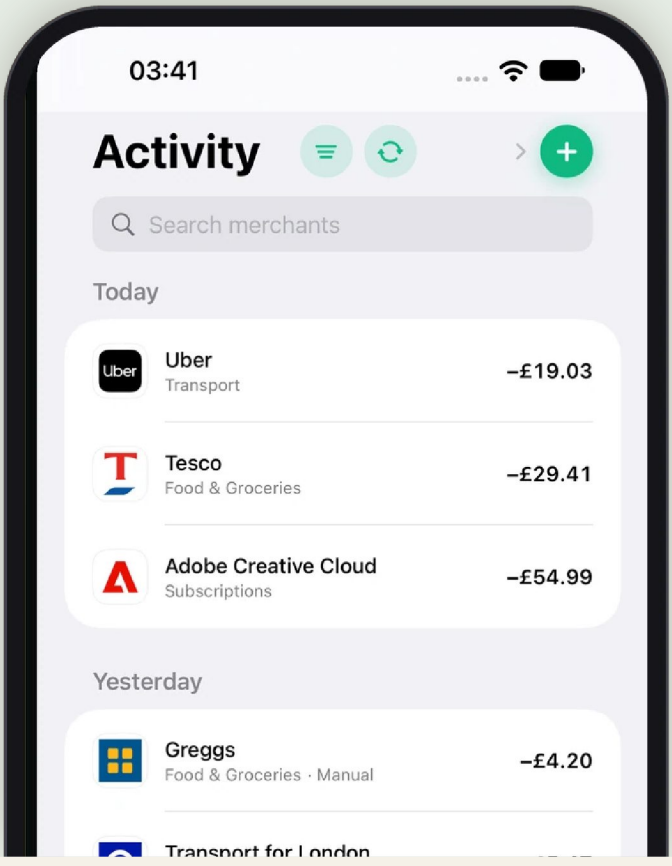
CSV import

Bring in statements from any bank or older history in a few taps.

04

Search everything

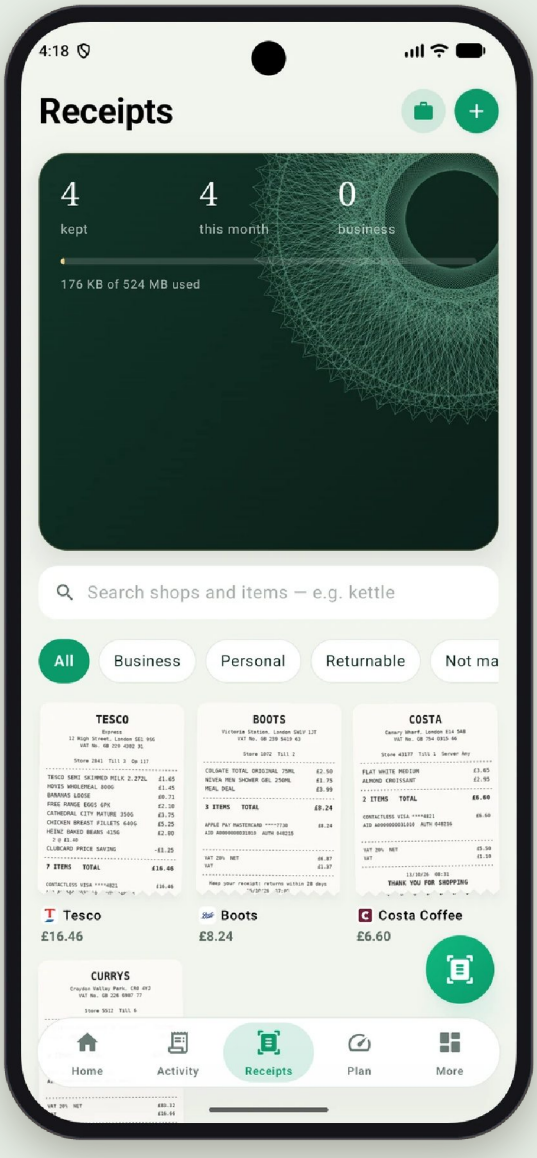
Find any merchant or amount across all accounts.



RECEIPTS

Snap a receipt. *Every item read.*

Take a photo and Moneta reads the receipt item by item, so you can search for a single product months later.



01

Item-by-item reading

Each line, price and total is read from the photo and saved with the purchase.

02

Return reminders

Moneta reminds you before the return window closes.

03

Warranty dates

Keep proof of purchase and get a nudge before a warranty ends.

04

Business & personal

Tag receipts as business expenses or returnable items with one tap.

SUBSCRIPTIONS

Catch the ones *you forgot*

Moneta finds recurring payments on its own, adds up the monthly and yearly cost and shows what you could save.

01

Detected automatically

Streaming, gyms, apps and phone plans are spotted from your transactions.

02

Real yearly cost

See the true cost per month and per year of everything that repeats.

03

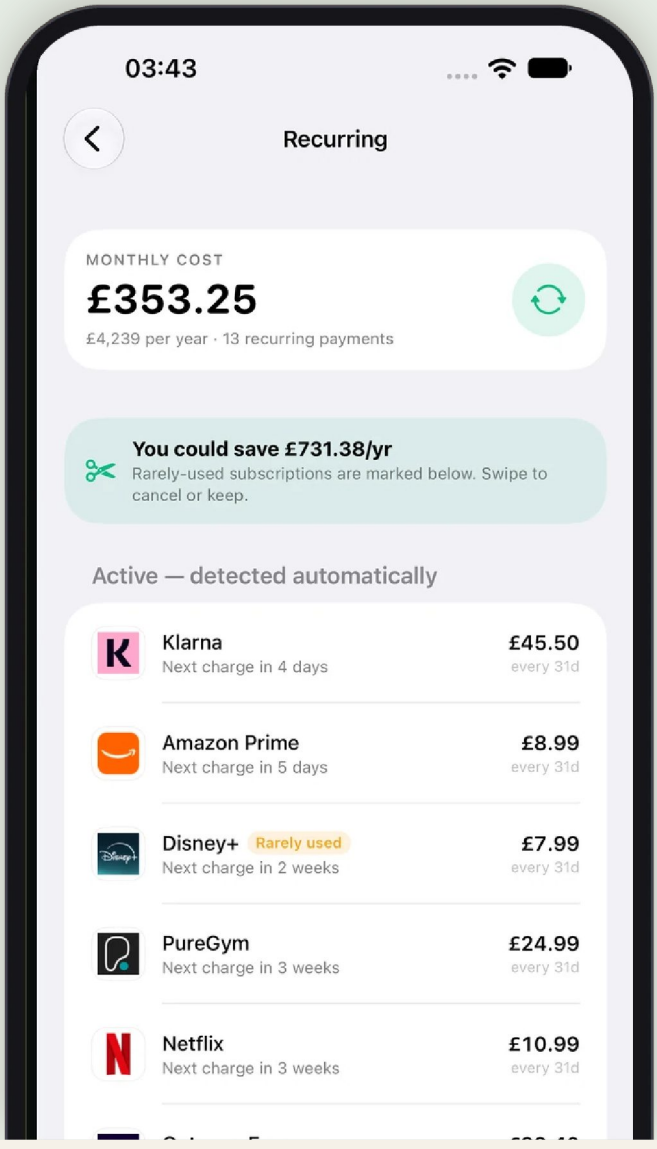
Next charge dates

Know which subscription is charging next and how much.

04

Savings found

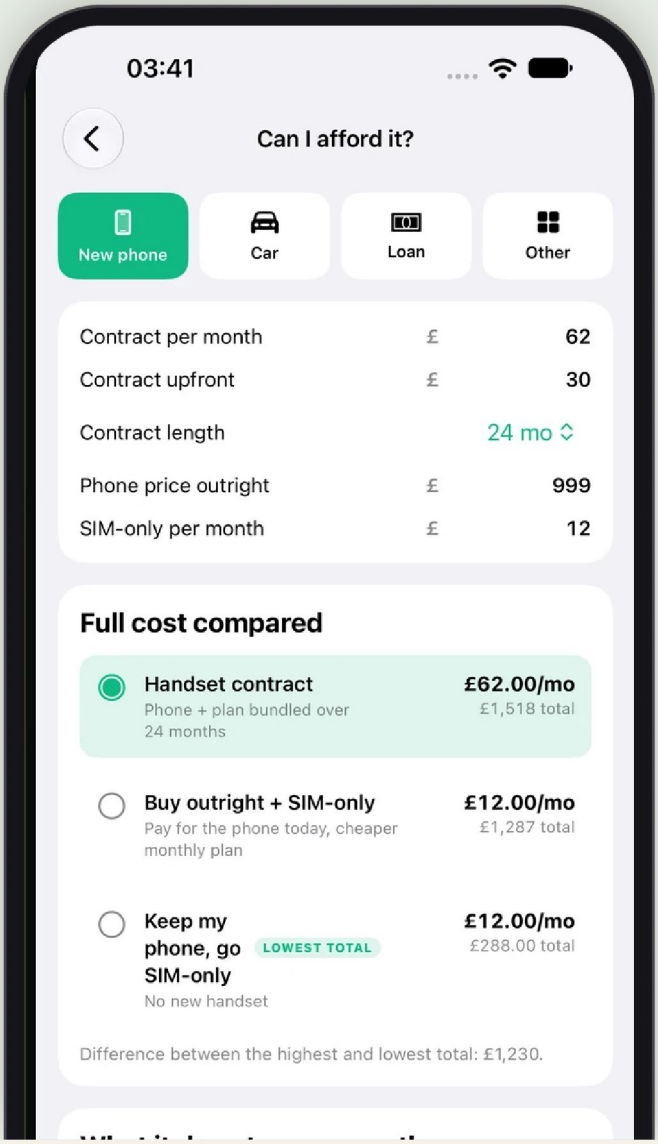
Moneta highlights what you could save by cancelling what you no longer use.



BEFORE YOU BUY

Can I *afford it?*

Thinking about a new phone, car or loan? Compare the options and see what each one does to your month before you sign.



01

Full cost compared

Contract, outright plus SIM-only, or keep what you have — side by side.

02

Phones, cars, loans and more

Ready-made calculators for the big decisions.

03

What it does to your month

See how the new payment changes your safe-to-spend number.

04

No guesswork

The cheapest option over the whole term is marked clearly.

RENEWALS

Never roll over *onto a worse deal*

Insurance, phone contracts, 0% offers and tenancies all end at some point. The renewals timeline shows what is coming and when to act.

01

Renewals timeline

Every contract end date in one list, closest first.

02

When to compare

Moneta tells you the best time to look for a better price.

03

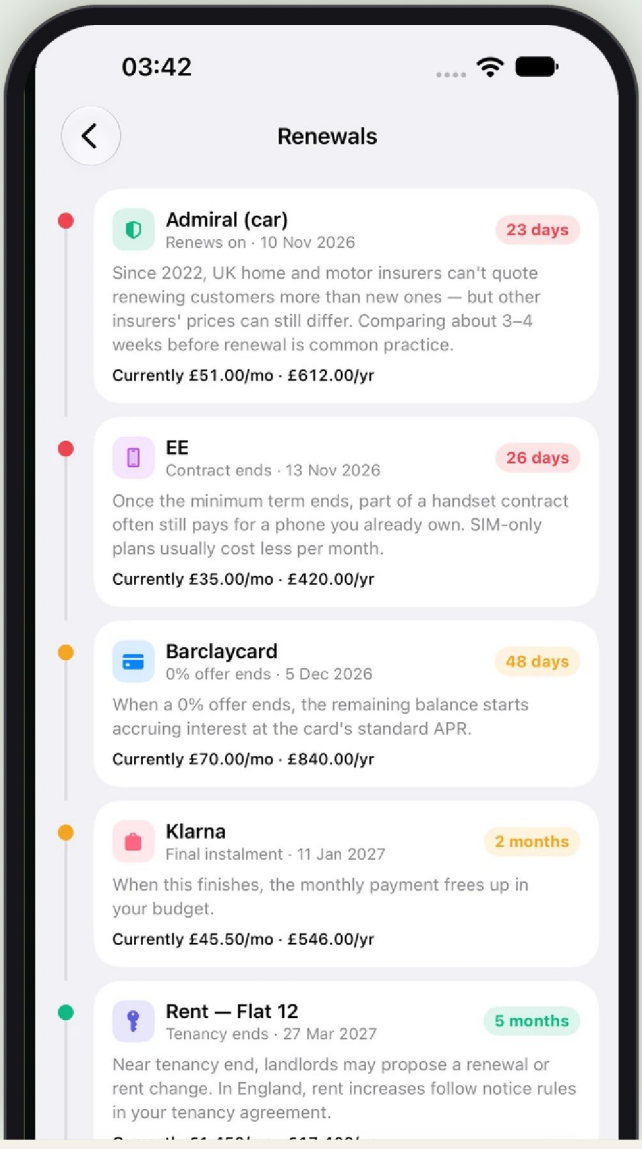
0% offer endings

Know before a promotional rate ends and interest starts.

04

Current vs typical cost

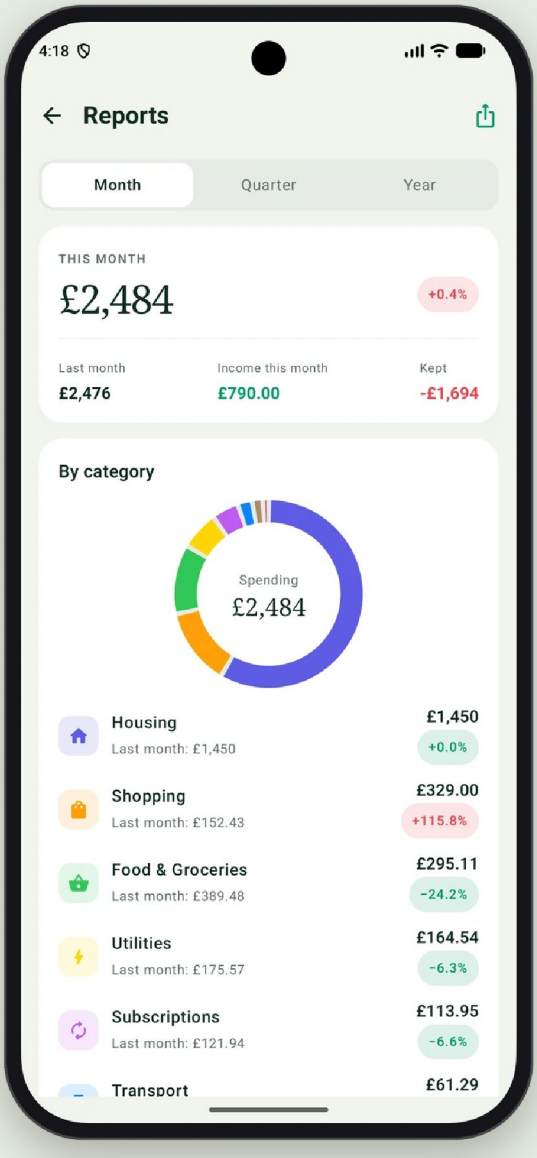
See what you pay now next to what the renewal is likely to cost.



REPORTS

Month, quarter, year *at a glance*

Clear reports show income against spending and where the money goes, by category and over time.



01

Income vs spending

A simple chart for every month, quarter or year.

02

By category

Housing, food, shopping and utilities with the change from last period.

03

Credit-health estimate

An easy-to-read estimate of how lenders may see your finances.

04

Share or export

Save a report as a file or share it when you need it.

FAMILY

Pocket money, *shared bills and goals*

Run the family's money in the same app: children's pocket money and chores, bills shared with a partner and goals you save for together.

01

Pocket money & chores

Set allowances and chores for each child and watch their balance grow.

02

Shared bills

See who owes what and settle up without a spreadsheet.

03

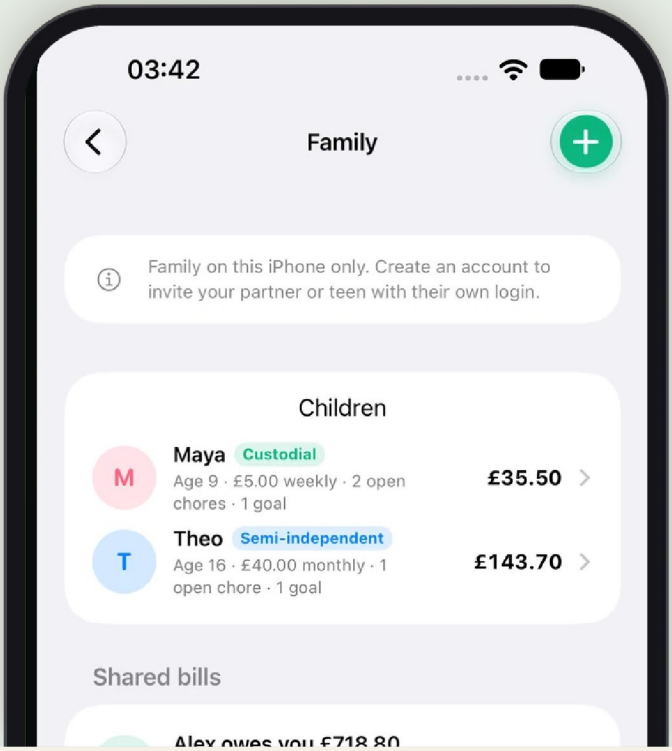
Joint goals

Save together for a holiday or a big purchase and track the progress.

04

Child Fund gift link

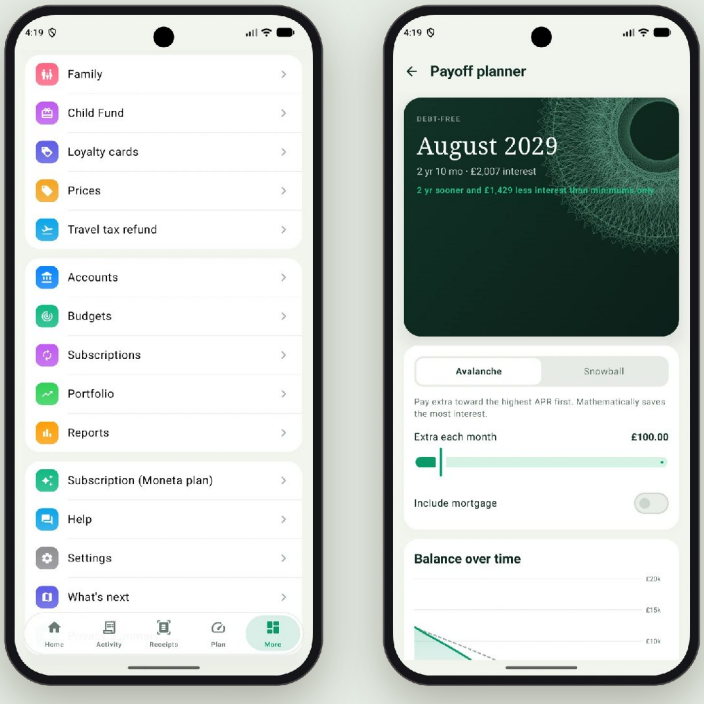
Share a link so family can add a gift to a child's fund.



WORK & TRAVEL

Business expenses and *travel tax refunds*

Moneta keeps the money that belongs to a side business or a trip separate from everyday spending.



Business expenses

Mark purchases and receipts as business, so they are ready when you sort out your tax.

Receipts kept safe

Photos of receipts stay attached to each expense.

Travel tax refund tracker

Keep track of purchases made abroad that may qualify for a tax refund, and what is still to claim.

Clean personal budget

Business and travel spending does not mess up your personal plan.

WIDGETS & WEB

Safe to spend *on your Home Screen*

Widgets show the number that matters without opening the app. The same account works on iPhone, iPad and moneta.me.uk.

01

Home Screen widgets

Safe to spend, next bills and payday countdown.

02

iPad

Bigger dashboards and reports on the bigger screen.

03

moneta.me.uk

Review your money in any browser.

04

Always in sync

Changes on one device appear on the others.



PRIVACY & SECURITY

Private *by design*

Moneta is built to look after your money data as carefully as you would.

Read-only bank access

Bank connections run through TrueLayer and are read-only. Moneta can never move money or make payments.

Face ID lock

Lock the app with Face ID so nobody else can open it.

Try before you share anything

Sample data lets you explore without an e-mail address.

You stay in control

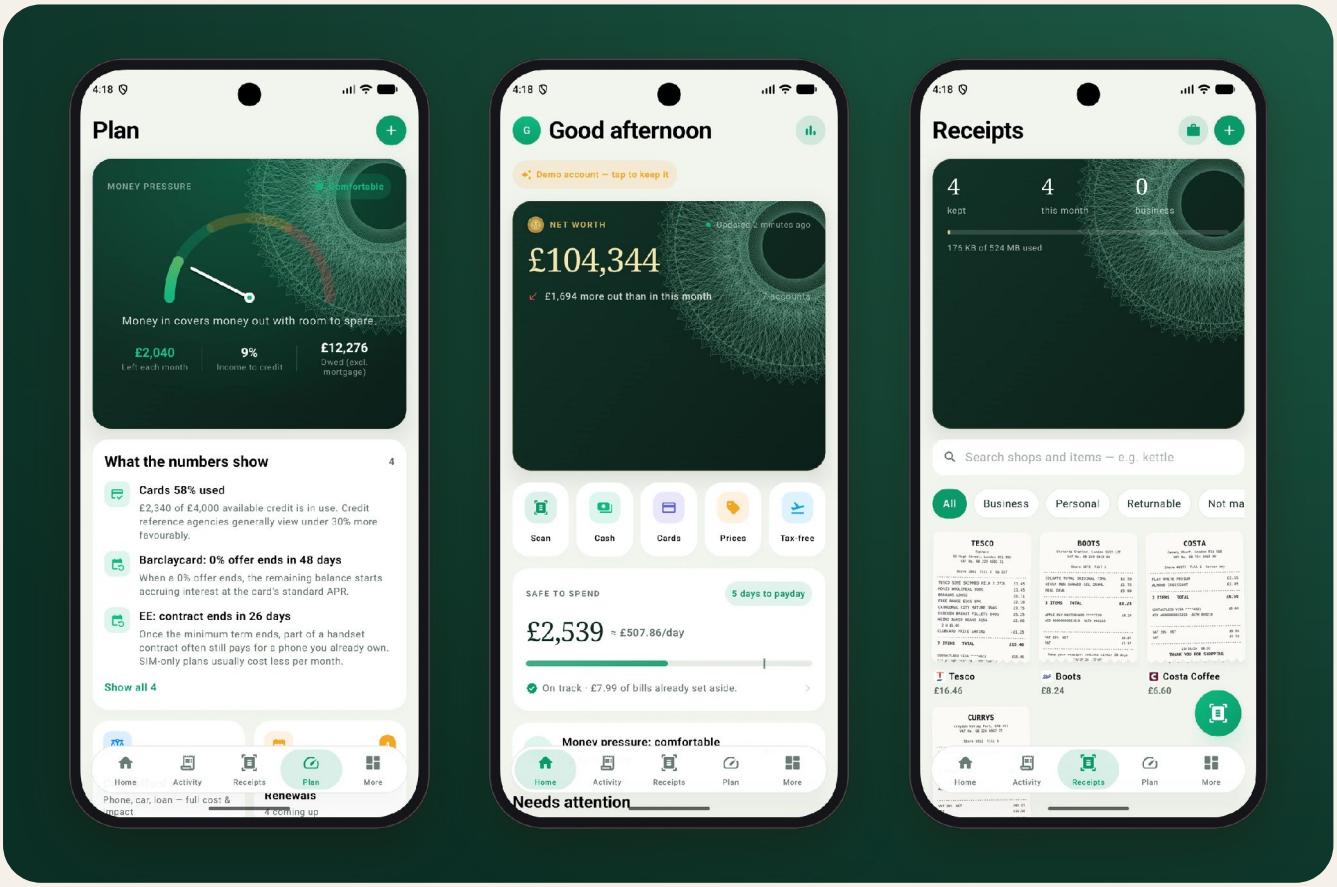
Disconnect a bank or delete your account and data at any time from Settings.

No selling of data

Your financial data is used to run the app for you — never sold.

Not financial advice

Moneta helps you see and plan your money. It does not give regulated financial advice.



PLANS & PRICES

Try it free. *Stay because it helps.*

Every new account starts with a 7-day free trial of everything. Pick the plan that suits you after that — or keep exploring with sample data.

MONETA

£4.99 / month

Everything: bank links, receipts, subscriptions, renewals, family, reports and widgets. Or £49.99 a year.

MONETA LITE

£2.49 / month

The everyday essentials for one person. Or £24.99 a year.

EVERYTHING INCLUDED

- Safe-to-spend and payday budgets
- Read-only bank links, CSV import
- Receipts read item by item
- Subscriptions found automatically
- Renewals timeline
- Family: pocket money, chores, goals
- Business expenses, travel tax refunds
- Money pressure gauge
- Cash, crypto and prop accounts
- Return and warranty reminders
- Can I afford it? calculators
- Payoff planner and credit-health estimate
- Shared bills and Child Fund gift link
- Widgets, iPad and moneta.me.uk

SCAN TO GET THE APP

moneta.me.uk

Scan to open Moneta on the App Store, or visit moneta.me.uk to use it in your browser.

Download on the App Store

Use it on the Web

Prices are in GBP and include VAT; in-app prices are shown by the App Store before you pay. Subscriptions renew automatically unless cancelled at least 24 hours before the end of the period in your Apple ID settings. Moneta does not provide financial advice.