

SpendWise – Expense Tracker

Privacy Policy

Effective Date: April 16, 2026 · Version 1.0

Developed by Pravin Kurhade · com.spendwise.expensetracker

Your privacy is important to us. This Privacy Policy explains how Pravin Kurhade ('Developer', 'we', 'us', 'our') collects, uses, shares, and protects information about you when you use SpendWise – Expense Tracker ('App'). This policy applies to all users globally, including users in India (DPDPA 2023), the European Union and UK (GDPR), California, USA (CCPA/CPRA), and all other jurisdictions.

1. Who We Are

SpendWise – Expense Tracker is an independently developed personal finance application created by Pravin Kurhade, based in Pimpri-Chinchwad, Maharashtra, India. We are committed to handling your personal data responsibly, minimally, and transparently.

2. Data We Collect

2.1 Data You Provide Directly

Since SpendWise is an offline-first, manual-entry expense tracker, the primary source of data is what you enter:

- Transaction data: income and expense amounts, categories, notes, dates, merchant names
- Account information: account names, types (cash, bank, credit card), opening balances
- Budget and goal data: budget limits, savings targets, goal names and amounts
- Loan and liability data: loan amounts, EMI details, lender names
- Profile information (if you create an account): name, email address
- Customer support communications: messages or emails you send to us

2.2 Data Collected Automatically

When you use the App, we or our third-party service providers may automatically collect:

- Device information: device model, operating system version, unique device identifiers (e.g., Android Advertising ID)
- App usage data: features used, screens visited, session duration, app version
- Crash reports and performance diagnostics: error logs and crash traces (no financial data is included in crash reports)
- IP address and general geographic location (country/city level only, not precise GPS)

2.3 Data We Do NOT Collect

We want to be explicitly clear about what we do not collect:

- We do NOT access your bank accounts, payment systems, or financial institution credentials
- We do NOT collect payment card numbers (billing is handled entirely by Google Play / Apple)
- We do NOT collect precise GPS location data
- We do NOT access your contacts, call logs, SMS, camera, or microphone (except where a future feature requires it, with your explicit consent)
- We do NOT sell your personal or financial data to any third party
- We do NOT use your financial data for advertising or user profiling

3. How We Use Your Data

We use the information we collect for the following purposes:

- Service Delivery: To provide, maintain, and improve the App's core features
- Account Management: To create and manage your account if you choose to register
- Subscription Management: To process and manage your SpendWise Pro subscription via RevenueCat and the platform store
- Notifications & Reminders: To send you transaction reminders, budget alerts, and bill notifications that you enable in the App
- Analytics: To understand how users interact with the App using anonymised and aggregated data
- Crash Reporting: To diagnose and resolve technical issues
- Customer Support: To respond to your enquiries and provide technical assistance
- Legal Compliance: To comply with applicable laws, regulations, and legal processes
- Security: To detect, investigate, and prevent fraudulent activity and security incidents

4. Legal Basis for Processing (GDPR / DPDPA)

For users in the European Union, United Kingdom, and India, we process your personal data under the following legal bases:

- Contractual Necessity: Processing necessary to deliver the App services you requested
- Legitimate Interests: Processing for fraud prevention, security, and product improvement, where your interests and rights do not override these interests
- Consent: Where you have given explicit consent (e.g., optional analytics, push notifications). You may withdraw consent at any time
- Legal Obligation: Processing required to comply with applicable laws and regulations

5. Data Sharing & Disclosure

5.1 We Do Not Sell Your Data

We do not sell, rent, trade, or otherwise transfer your personal financial data to third parties for their commercial purposes. This is a core and unconditional commitment of SpendWise.

5.2 Trusted Service Providers

We share limited data with trusted third-party service providers who assist us in operating the App, subject to strict confidentiality obligations:

- Google Firebase (Crashlytics, Analytics) – crash reporting and anonymised app analytics
- RevenueCat Inc. – subscription status management and purchase verification
- Google LLC (Play Billing, Sign-In) – payment processing and optional authentication
- Cloud backup provider (only if you enable cloud sync) – encrypted storage of your data

5.3 Legal Requirements

We may disclose your information if required to do so by law or in good-faith belief that such disclosure is necessary to: comply with a legal obligation, protect the rights, property, or safety of the Developer, users, or the public, or respond to a lawful request from a government authority.

5.4 Business Transfers

In the event of a merger, acquisition, or sale of all or a portion of our assets, your data may be transferred as part of that transaction. We will notify you before your data becomes subject to a different privacy policy.

6. Data Storage & Security

6.1 Local Storage (Default)

By default, all your financial data — transactions, accounts, budgets, goals — is stored locally on your device using an encrypted SQLite database. Your financial data does not leave your device unless you explicitly enable cloud backup or sync.

6.2 Cloud Storage (If Enabled)

If you enable cloud backup or sync features, your data is encrypted in transit using industry-standard TLS (Transport Layer Security) and stored in encrypted form on our secure cloud servers.

6.3 Security Measures

We implement appropriate technical and organisational security measures to protect your data, including:

- AES-256 encryption for locally stored sensitive data

- TLS/HTTPS for all data transmitted over the internet
- Access controls restricting internal access to personal data
- Regular security assessments and vulnerability reviews

No method of transmission over the internet is 100% secure. While we take every reasonable precaution, we cannot guarantee the absolute security of your data.

7. Data Retention

We retain your personal data only for as long as necessary to provide the App services and as required by law:

- Local device data: Retained until you delete the App or delete specific records within the App
- Account data: Retained for the duration of your account and deleted within 30 days of an account deletion request
- Crash logs and analytics: Retained for up to 12 months in anonymised form
- Customer support records: Retained for up to 3 years for quality assurance and legal purposes
- Financial/transaction records: Not retained on our servers unless you use cloud sync; all data resides on your device

8. Your Rights & Choices

Depending on your jurisdiction, you have the following rights regarding your personal data:

8.1 Rights for All Users

- Access: Request a copy of the personal data we hold about you
- Correction: Request correction of inaccurate or incomplete personal data
- Deletion: Request deletion of your personal data ('right to be forgotten')
- Data Portability: Request your data in a machine-readable format (CSV/JSON)
- Withdraw Consent: Withdraw any consent you have previously given, at any time

8.2 Additional Rights for EU / UK Users (GDPR)

- Right to Restriction: Request that we restrict processing of your data in certain circumstances
- Right to Object: Object to processing based on legitimate interests
- Rights Related to Automated Decision-Making: The App does not make automated decisions that significantly affect you

8.3 Additional Rights for California Users (CCPA / CPRA)

- Right to Know: Know what categories of personal information we collect, use, and share

- Right to Opt-Out: Opt out of the sale or sharing of personal information (note: we do not sell data)
- Right to Non-Discrimination: Not be discriminated against for exercising your privacy rights
- Right to Limit Sensitive Data Use: Limit how we use sensitive personal information

8.4 Additional Rights for Indian Users (DPDPA 2023)

- Right to Access: Obtain a summary of personal data processed and the means of processing
- Right to Correction: Correct inaccurate, incomplete, or misleading personal data
- Right to Erasure: Request erasure of personal data no longer necessary for its original purpose
- Right to Grievance Redressal: Lodge a complaint with our Grievance Officer (see Section 15)
- Right to Nominate: Nominate another individual to exercise your rights in case of incapacity or death

8.5 How to Exercise Your Rights

To exercise any of the rights above, contact us at pravin@spendwise.app with the subject line 'Privacy Request'. We will respond within 30 days (or as required by applicable law). We may need to verify your identity before processing your request. There is no charge for exercising your rights unless requests are manifestly unfounded or excessive.

9. Push Notifications

We may send you push notifications for budget alerts, bill reminders, and transaction reminders. You can control push notifications at any time in your device's system notification settings or within the App's notification settings. We do not send marketing push notifications without your explicit opt-in consent.

10. Children's Privacy

SpendWise is not directed to children under the age of 13 (or 16 in the EU/UK). We do not knowingly collect personal data from children under these ages. If you are a parent or guardian and believe your child has provided us with personal data, please contact us immediately at pravin@spendwise.app. We will promptly delete such data upon verification.

11. Third-Party Links & Services

The App may contain links to third-party websites or services (e.g., support pages, FAQs). This Privacy Policy does not apply to those third-party services. We are not responsible for the privacy practices of third parties and encourage you to review their privacy policies independently.

12. Analytics & Tracking

12.1 Analytics

We use Firebase Analytics (Google LLC) to collect anonymised, aggregated data about how users interact with the App — such as screen views, feature usage, and session length. This data cannot be used to personally identify you.

12.2 Advertising

SpendWise does not display third-party advertising. We do not use advertising SDKs, and we do not sell your data to advertising networks. Any future introduction of optional advertising will be disclosed prominently in advance and will require your explicit opt-in consent.

12.3 Opt-Out

You can opt out of analytics data collection in the App's Settings > Privacy. On Android, you can also reset or limit your Advertising ID in your device's Google settings.

13. International Data Transfers

As we use third-party service providers (such as Google Firebase and RevenueCat) that operate globally, your data may be processed in countries other than your country of residence, including the United States. Such transfers are made in compliance with applicable data protection laws. For EU/UK users, transfers are made under the EU Standard Contractual Clauses (SCCs). For Indian users, we comply with data localisation requirements under the DPDP Act 2023 to the extent applicable and enforceable.

14. Offline-First Architecture & Your Data Control

SpendWise is built on an offline-first principle, meaning your privacy is protected by design:

- All your financial data is stored on your device by default
- You can use the full App without an internet connection
- You can export all your data at any time in CSV or PDF format from within the App
- You can delete all data at any time directly from within the App
- Uninstalling the App removes all locally stored data from your device permanently

This architecture ensures you retain full control over your most sensitive financial information at all times.

15. Data Breach Notification

In the event of a personal data breach that is likely to result in a risk to your rights and freedoms, we will notify you and the relevant supervisory authority without undue delay and, where feasible, within 72 hours of becoming aware (in line with GDPR) or as required by other applicable law. Notification will describe the nature of the breach, categories of data affected, likely consequences, and measures taken to address it.

16. Grievance Officer (India – DPDPA 2023)

In accordance with the Digital Personal Data Protection Act, 2023 and the Information Technology Act, 2000, the details of our Grievance Officer are:

Name: Pravin Kurhade

Email: pravin@spendwise.app

Location: Pimpri-Chinchwad, Maharashtra, India

Response Time: Within 30 days of receiving a complaint

You may also contact the Data Protection Board of India once it becomes operational for unresolved grievances.

17. Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices, technology, legal requirements, or other factors. We will notify you of significant changes by updating the 'Effective Date' at the top of this document and, where required by law, via in-app notification or email. Your continued use of the App after changes take effect constitutes your acceptance of the revised Privacy Policy.

18. Contact Us

If you have any questions, concerns, or requests regarding this Privacy Policy or your personal data, please contact:

Developer: Pravin Kurhade

Email: pravin@spendwise.app

App: SpendWise – Expense Tracker (com.spendwise.expensetracker)

Location: Pimpri-Chinchwad, Maharashtra, India

OUR PRIVACY COMMITMENTS AT A GLANCE

- We do NOT sell your data — ever
- Your financial data stays on YOUR device by default
- We do NOT connect to your bank account
- We do NOT show third-party ads
- You can export all your data at any time
- You can delete all your data at any time
- We collect only the minimum data needed to operate the App
- All data in transit is encrypted with TLS
- We respond to all privacy requests within 30 days
- Compliant with India DPDPA 2023 · GDPR (EU/UK) · CCPA/CPRA (California)

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