

SpendWise – Expense Tracker

Terms and Conditions

Effective Date: April 16, 2026 · Version 1.0

Developed by Pravin Kurhade · com.spendwise.expensetracker

Please read these Terms and Conditions carefully before using SpendWise – Expense Tracker. By downloading, installing, or using the Application, you agree to be bound by these Terms. If you do not agree, please uninstall and discontinue use immediately.

1. Acceptance of Terms

These Terms and Conditions ('Terms') constitute a legally binding agreement between you ('User') and Pravin Kurhade ('Developer', 'we', 'us', 'our'), the sole developer and owner of SpendWise – Expense Tracker (the 'App'). By accessing or using the App, you confirm that you:

- Are at least 18 years of age (or the legal age of majority in your jurisdiction)
- Have read, understood, and agree to be bound by these Terms and our Privacy Policy
- Have the legal capacity to enter into a binding agreement

2. Description of the Application

SpendWise – Expense Tracker is a personal finance management mobile application available on the Google Play Store (and, in future, the Apple App Store) under the package identifier com.spendwise.expensetracker. The App enables users to:

- Record, categorise, and track daily income and expenses
- Set and monitor personal budgets and savings goals
- Manage multiple accounts including cash, bank, and credit card accounts
- View reports, trends, and financial insights
- Schedule recurring transactions and payment reminders
- Track loans, EMIs, and liabilities
- Export financial data for personal records

The App is designed for personal, non-commercial use only. All financial data is entered manually by the user; the App does not connect to any bank account, payment gateway, or third-party financial institution unless explicitly stated in a future update.

3. Account Registration

3.1 Optional Account

Use of the core features of SpendWise does not require account registration. Certain premium or cloud-sync features may require you to create an account using a valid email address or third-party authentication (e.g., Google Sign-In).

3.2 Accuracy of Information

You agree to provide accurate, current, and complete information during registration and to update such information if it changes. You are responsible for maintaining the confidentiality of your login credentials and for all activity that occurs under your account.

3.3 Account Termination

We reserve the right to suspend or terminate your account at our sole discretion if we have reason to believe you have violated these Terms.

4. Subscription, Billing & Free Trial

4.1 Free Version

SpendWise offers a free tier ('Free Plan') with access to core expense tracking features, subject to certain limitations as described within the App.

4.2 SpendWise Pro

Advanced features are available through a paid subscription ('SpendWise Pro'). Subscriptions are offered on Monthly and Annual billing cycles. Pricing is displayed in the App and on the Google Play Store listing at the time of purchase.

4.3 Free Trial

We may offer a free trial period for SpendWise Pro. At the end of the free trial, your subscription will automatically renew at the applicable subscription rate unless you cancel before the trial period ends.

4.4 Payment Processing

All payments are processed securely through Google Play Billing (and, in future, Apple In-App Purchase). We do not store your payment card details. Billing is handled entirely by the respective platform store. By subscribing, you authorise the platform store to charge the applicable fees to your payment method on file.

4.5 Auto-Renewal

Subscriptions automatically renew at the end of each billing period unless auto-renewal is turned off at least 24 hours before the end of the current period. You can manage or cancel your subscription in your Google Play account settings (or Apple ID settings) at any time.

4.6 Refunds

Refund requests are handled in accordance with the Google Play Refund Policy and the Apple App Store Refund Policy. The Developer does not directly process refunds for purchases made through platform stores. For genuine technical issues not resolvable through our support, we will endeavour to assist you in obtaining a refund through the respective store.

4.7 Price Changes

We reserve the right to modify subscription pricing at any time. We will provide reasonable advance notice of any price changes via in-app notification or email. Continued use of the subscription after the effective date of a price change constitutes your acceptance of the new pricing.

5. Licence Grant & Restrictions

5.1 Limited Licence

Subject to your compliance with these Terms, we grant you a limited, non-exclusive, non-transferable, revocable licence to download, install, and use the Application on a mobile device that you own or control, solely for personal, non-commercial purposes.

5.2 Restrictions

You must not:

- Reverse-engineer, decompile, disassemble, or attempt to derive the source code of the App
- Copy, modify, adapt, translate, or create derivative works based on the App
- Rent, lease, lend, sell, redistribute, or sublicense the App
- Remove, obscure, or alter any proprietary notices, labels, or trademarks
- Use the App for any unlawful, fraudulent, or harmful purpose
- Attempt to gain unauthorised access to any part of the App or its related systems
- Use the App in a way that could damage, disable, or impair its functionality
- Use automated tools or scripts to access or interact with the App

6. Intellectual Property

The Application — including but not limited to its source code, design, graphics, user interface, features, and documentation — is owned by Pravin Kurhade and is protected by applicable intellectual property laws, including the Copyright Act, 1957 (India) and international treaties. The name 'SpendWise', the App logo, and all related branding are trademarks of the Developer. Nothing in these Terms grants you any right or licence to use any trademark, service mark, or logo of the Developer. User-generated content (the financial data you enter into the App) remains your property at all times.

7. User-Generated Content & Data

You are solely responsible for all financial data, notes, and other content you enter into the App. You represent and warrant that such content does not violate any applicable law or third-party rights. The Developer makes no claim of ownership over your financial data. You retain all rights to your data at all times. Please refer to our Privacy Policy for full details on how we handle your data.

8. Third-Party Services

The App may integrate with or rely on the following third-party services:

- Google Play Billing – for subscription and in-app payment processing
- RevenueCat – for subscription lifecycle management and analytics
- Firebase (Google LLC) – for crash analytics and performance monitoring (no personal financial data is transmitted)
- Google Sign-In – for optional account authentication

Your use of third-party services is governed by their respective terms of service and privacy policies. We are not responsible for the practices of any third-party service providers. We encourage you to review the privacy policies of all third parties with which the App interacts.

9. Disclaimer of Warranties

THE APPLICATION IS PROVIDED 'AS IS' AND 'AS AVAILABLE', WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED. To the fullest extent permitted by applicable law, we disclaim all warranties, including implied warranties of merchantability, fitness for a particular purpose, and non-infringement. We do not warrant that:

- The App will be uninterrupted, error-free, or free of viruses or harmful components
- Any information obtained through the App will be accurate or reliable
- Defects in the App will be corrected
- The App will meet your specific requirements

SpendWise is a personal expense tracking tool and does not provide financial, investment, tax, or legal advice. All financial decisions are made solely by you, and the Developer is not liable for any financial outcomes resulting from your use of the App.

10. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL PRAVIN KURHADE, HIS AFFILIATES, LICENSORS, OR SERVICE PROVIDERS BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES — INCLUDING BUT NOT LIMITED TO LOSS OF DATA, LOSS OF PROFITS, LOSS OF GOODWILL, OR BUSINESS INTERRUPTION — ARISING OUT OF OR IN CONNECTION

WITH YOUR USE OF THE APP, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IN ANY CASE, OUR TOTAL LIABILITY TO YOU SHALL NOT EXCEED THE AMOUNT YOU PAID TO US (IF ANY) IN THE TWELVE (12) MONTHS PRECEDING THE CLAIM.

11. Indemnification

You agree to indemnify, defend, and hold harmless Pravin Kurhade and any associated developers, agents, and service providers from and against any and all claims, liabilities, damages, judgments, awards, losses, costs, expenses, or fees (including reasonable attorneys' fees) arising out of or relating to your violation of these Terms or your use of the App.

12. Prohibited Uses

In addition to other restrictions set out in these Terms, you agree not to use the App:

- For any purpose that is unlawful or prohibited by these Terms
- To transmit any false, misleading, defamatory, or fraudulent information
- To impersonate any person or entity
- To violate any applicable local, national, or international laws or regulations
- To attempt to circumvent any security measures within the App
- To harvest or collect information about other users

13. Modifications to the App and Terms

We reserve the right to modify, suspend, or discontinue the App (or any part thereof) at any time, with or without notice. We may also update these Terms from time to time. We will notify you of material changes by updating the 'Last Updated' date at the top of this document and, where appropriate, through in-app notifications. Your continued use of the App following such changes constitutes your acceptance of the revised Terms.

14. Termination

These Terms are effective until terminated. Your rights under these Terms will terminate automatically and without notice if you fail to comply with any provision hereof. Upon termination, you must cease all use of the App and delete all copies from your devices. Sections 6, 9, 10, 11, and 15 shall survive termination.

15. Governing Law & Dispute Resolution

15.1 Governing Law

These Terms shall be governed by and construed in accordance with the laws of India, without regard to its conflict of law provisions.

15.2 Dispute Resolution

In the event of any dispute arising out of or relating to these Terms, the parties shall first attempt to resolve it through good-faith negotiation. If unresolved within 30 days, the dispute shall be referred to arbitration under the Arbitration and Conciliation Act, 1996 (India). The seat of arbitration shall be Pune, Maharashtra, India. The language of arbitration shall be English.

15.3 Jurisdiction

Subject to the arbitration clause above, you irrevocably submit to the exclusive jurisdiction of the courts located in Pune, Maharashtra, India for any matters not subject to arbitration.

16. Severability

If any provision of these Terms is found to be invalid, illegal, or unenforceable, such provision shall be modified to the minimum extent necessary to make it enforceable. The remaining provisions shall continue in full force and effect.

17. Entire Agreement

These Terms, together with the Privacy Policy and any other agreements expressly incorporated by reference, constitute the entire agreement between you and the Developer regarding your use of the App and supersede all prior agreements, representations, and understandings.

18. Contact Information

For any questions, complaints, or notices regarding these Terms, please contact:

Developer: Pravin Kurhade

Email: pravin@spendwise.app

App Package: com.spendwise.expensetracker

Location: Pimpri-Chinchwad, Maharashtra, India