

PRIVACY POLICY – RateSwap

Last Updated: February 16, 2026

INTRODUCTION

This Privacy Policy describes how RateSwap (“we,” “our,” or “the App”) collects, uses, and protects your information when you use our mobile application. We are committed to protecting your privacy and being transparent about our data practices. RateSwap is designed with a privacy-first approach – no account creation is required, and no personal data is collected.

INFORMATION WE COLLECT

Currency and Settings Data (Stored Locally)

The App allows you to configure and store the following information locally on your device:

- Selected currencies and their display order
- Currency conversion amounts
- App appearance preferences (light/dark mode)
- Last fetched exchange rates (cached locally)

IMPORTANT: All your currency preferences and settings data is stored exclusively on your device. We do not have access to this information, and it is never transmitted to our servers or any third parties.

Exchange Rate Data

The App fetches exchange rate data from third-party APIs via HTTPS. These requests do not include any personal information, account identifiers, or device identifiers. Rates are fetched once daily to minimize data usage and are cached locally on your device for offline access.

Analytics Data

We use privacy-focused analytics services to help us understand how users interact with the App and improve our service. These services may collect:

- Device information (device type, operating system version)
- App usage statistics (features used, session duration)
- General app performance data (crashes, errors)
- Non-identifying interaction data

This analytics data does NOT include any of your currency preferences, conversion amounts, or any personally identifiable information.

NO ACCOUNT REQUIRED

RateSwap does not require you to create an account, log in, or provide any personal information such as your name, email address, or phone number. The App is fully functional without any form of registration or authentication.

HOW WE USE YOUR INFORMATION

Your Local Data

Since your currency preferences and settings are stored only on your device, we cannot access or use this information. You have complete control over this data and can:

- Modify your currency selections and order at any time
- Switch between light and dark mode
- Delete all data by uninstalling the App

Analytics Data

We use aggregated, non-personal analytics data to:

- Understand which features are most useful to users
- Identify and fix technical issues and crashes
- Improve app performance and user experience
- Make informed decisions about future features

DATA SHARING AND THIRD PARTIES

Your Local Data

We never share, sell, or transmit your currency preferences or settings data because it never leaves your device.

Exchange Rate Providers

The App connects to third-party exchange rate APIs solely to retrieve current currency rates. These connections are made over HTTPS and do not transmit any personal or identifying information.

Analytics Partners

We share limited, non-personal analytics data with privacy-focused third-party analytics services. These services operate under their own privacy policies and do not have access to your currency preferences or any personally identifiable information.

DATA SECURITY

Your currency preferences and settings are protected by:

- Local storage on your device only
- Device-level security features and encryption
- No transmission of personal data over the internet
- No storage on external servers
- HTTPS encryption for all exchange rate data fetches

We implement industry-standard security practices for our analytics services, but no method of electronic storage is 100% secure.

YOUR RIGHTS AND CHOICES

You have the right to:

- **Access Your Data:** All your currency data is accessible within the App
- **Delete Your Data:** Uninstalling the App will delete all locally stored data
- **Opt Out of Analytics:** You can disable analytics tracking through your device settings

CHILDREN'S PRIVACY

The App is not intended for users under the age of 13. We do not knowingly collect information from children under 13.

CHANGES TO THIS PRIVACY POLICY

We may update this Privacy Policy from time to time. We will notify you of any changes by updating the "Last Updated" date and providing an in-app notification for material changes.

DATA RETENTION

- **Local Data:** Retained on your device until you delete the App or manually clear your data
- **Analytics Data:** Retained according to our analytics providers' policies (typically 14–26 months)

OFFLINE FUNCTIONALITY

RateSwap is designed to work offline. Exchange rates are cached locally for up to 24 hours, allowing you to convert currencies without an active internet connection. When offline, no data of any kind is transmitted from your device.

CONTACT US

If you have any questions, concerns, or requests regarding this Privacy Policy, please contact us through the “Send Feedback” option in the App or at <https://epicfy.org/contact/>

YOUR CONSENT

By using the App, you consent to this Privacy Policy and our data practices as described herein.