

TERMS OF USE — BUDGY

Effective date: [DATE]

App: Budgy ("Budgy AI – Finance Tracker", the "App")

Provider: [LEGAL NAME / SOLE PROPRIETOR] (the "we", "us")

Contact: [zhanibek.budgetai@gmail.com]

By downloading or using Budgy, you agree to these Terms of Use. If you do not agree, do not use the App.

1. THE APP

Budgy is a personal-finance tracking app. It helps you record income and expenses, automate recurring entries, budget, and view reports. Your financial data is stored on your device (see our Privacy Policy).

2. LICENCE

We grant you a personal, non-exclusive, non-transferable, revocable licence to use the App on Apple devices you own or control, in line with the Apple Media Services Terms and the Apple Standard End User License Agreement (EULA):

<https://www.apple.com/legal/internet-services/itunes/dev/stdeula/>

3. SUBSCRIPTIONS (BUDGY AI PRO)

Some features require a paid subscription, Budgy AI Pro.

- Billing: Subscriptions are billed through your Apple ID at the price shown at purchase.
- Auto-renewal: A subscription automatically renews unless cancelled at least 24 hours before the end of the current period. Your account is charged for renewal within 24 hours before the period ends.
- Managing/cancelling: You can manage or cancel anytime in your Apple ID Settings → Subscriptions. Deleting the App does not cancel a subscription.
- Free trial (if offered): Any unused portion of a free trial is forfeited when you purchase a subscription.
- Refunds: Purchases are handled by Apple; refund requests are subject to Apple's policies.

[Confirm and list the exact products, durations and prices, e.g. Monthly — [price]; Yearly — [price].]

4. NOT FINANCIAL ADVICE

Budgy is a tool for tracking and organising your own money. It does not provide financial, investment, tax or legal advice. Figures such as "safe to spend today", budgets and projections are estimates based on the data you enter and are for informational purposes only. You are responsible for your financial decisions.

5. AI-ASSISTED FEATURES

The assistant and AI-assisted quick-add use a third-party model (Anthropic's Claude) to interpret what you type and to suggest categories and entries. These outputs may be inaccurate or incomplete. Always review entries the App creates or suggests. Do not rely on AI output as professional advice. See the Privacy Policy for what is sent when you use these features.

6. ACCEPTABLE USE

You agree not to: misuse or interfere with the App; attempt to reverse-engineer it except as permitted by law; or use it for unlawful purposes.

7. THIRD-PARTY SERVICES

The App relies on third-party services (Apple, RevenueCat, Supabase, Anthropic, and the National Bank of Kazakhstan rate feed). Their terms and availability are outside our control, and their terms may also apply to you.

8. INTELLECTUAL PROPERTY

The App, its design, and content (excluding your data) are owned by us or our licensors and are protected by law. You may not copy, modify or distribute them except as allowed.

9. DISCLAIMERS

The App is provided "as is" and "as available" without warranties of any kind, to the maximum extent permitted by law, including any warranty of accuracy, merchantability or fitness for a particular purpose. We do not warrant that the App will be uninterrupted, error-free, or that data (including exchange rates) is accurate.

10. LIMITATION OF LIABILITY

To the maximum extent permitted by law, we are not liable for any indirect, incidental, special or consequential damages, or for any loss arising from your reliance on the App or from financial decisions you make. Nothing in these Terms limits liability that cannot be limited by law.

11. TERMINATION

You may stop using the App at any time. We may suspend or end the App or your access if you breach these Terms or as required by law.

12. GOVERNING LAW

These Terms are governed by the laws of [JURISDICTION], without regard to conflict-of-law rules. [Confirm with your lawyer — Apple's EULA terms and your local consumer-protection rights may also apply.]

13. CHANGES

We may update these Terms. Continued use after changes take effect means you accept the updated Terms.

14. CONTACT

Questions about these Terms: [zhanibek.budgetai@gmail.com]