

Privacy Policy for MoneyFlow

Last updated: January 05, 2026

D2IP Enterprise ("we," "our," or "us") is committed to protecting your privacy. This Privacy Policy explains how your personal information is collected, used, and disclosed by **MoneyFlow**.

By accessing or using our mobile application, you signify that you have read, understood, and agree to our collection, storage, use, and disclosure of your personal information as described in this Privacy Policy.

1. Information We Collect

1.1. Personal Data MoneyFlow is designed as an offline-first application. We **do not** require you to create an account or log in to use the main features of the application.

- **Financial Data:** All financial data (incomes, expenses, goals) you input is stored locally on your device in an encrypted format. We do not transmit this data to our own servers.
- **Profile Information:** Any name, age, or job title you enter is stored locally on your device for personalization purposes only.

1.2. Information Collected by Third Parties While our app functions offline, we use third-party services that may collect information used to identify you or your device for specific functionalities:

- **Google AdMob:** We use Google AdMob to display advertisements. AdMob may collect data such as device identifiers and usage data to provide personalized ads.
- **RevenueCat:** We use RevenueCat to manage in-app purchases and subscriptions (e.g., MoneyFlow Pro, Custom Themes). RevenueCat may collect anonymous purchase history and device identifiers to validate your subscription status.
- **Google Play Services:** Used for core application functionality.

2. How We Use Your Information

Since we do not collect personal data on our own servers, the data remains on your device. However, the third-party services mentioned above may use the collected data to:

- Process payments and validate subscriptions (RevenueCat).
- Display relevant advertisements (AdMob).
- Improve app stability and performance.

3. Storage and Security

3.1. Local Storage Your financial records are stored locally on your device. We use industry-standard encryption (AES) to secure sensitive data stored within the app's local storage.

3.2. Data Safety We strive to use commercially acceptable means to protect your data. However, please remember that no method of electronic storage on a mobile device is 100% secure. We encourage users to keep their device security (PIN/Biometrics) active.

4. Children's Privacy

We do not knowingly collect personally identifiable information from children under 13. If we discover that a child under 13 has provided us with personal information, we will immediately delete this from our servers (if applicable). Parents or guardians who believe their child has provided us with personal information should contact us.

5. Changes to This Privacy Policy

We may update our Privacy Policy from time to time. Thus, you are advised to review this page periodically for any changes. We will notify you of any changes by posting the new Privacy Policy on this page. These changes are effective immediately after they are posted.

6. Contact Us

If you have any questions or suggestions about our Privacy Policy, do not hesitate to contact us at:

- **Developer:** D2IP Enterprise
- **Email:** d2ipteam01@gmail.com