

PRIVACY POLICY

Personal Finance & Recurring Expense Manager (MediFinn)

Last Updated: March 7, 2026

This Privacy Policy explains how Personal Finance & Recurring Expense Manager ("App", "we", "our", or "us") collects, uses, stores, processes, and protects your information when you use our mobile application.

The App is operated by:

Dharmik

Surat, Gujarat, India

Email: dharmiik.g@gmail.com

By using the App, you agree to the collection and use of information in accordance with this Privacy Policy.

1. Information We Collect

We collect only the information necessary to provide and improve the App.

1.1 Account Information

When you create an account, we collect:

- First and last name
- Email address
- Password (securely hashed using bcrypt)
- Profile image (optional)

Passwords are encrypted and never stored in plain text.

1.2 Financial Information (User-Provided)

We store financial information that you manually enter, including:

- Account names and account types
- Account balances
- Transaction details (amount, description, category, date)
- Recurring transaction rules
- Custom categories
- Transaction attachments (photos or files uploaded by you)

We do not access or connect directly to bank accounts.

1.3 Health / Medicine Information (Optional)

If you use the medicine tracking feature, we store:

- Medication names
- Dosage information
- Reminder schedules
- Consumption history

This feature is optional and controlled entirely by you.

1.4 Device & Technical Information

To operate and secure the App, we collect:

- Device identifiers
- Push notification tokens
- Device model and operating system
- App version
- Login timestamps
- IP addresses
- Failed login attempts (security logs)

1.5 Analytics & Usage Data

We use Firebase Analytics to collect:

- App session duration
- Screen views
- Feature usage
- Device type and operating system

This information helps us improve performance and user experience.

1.6 Crash Reporting

We use Firebase Crashlytics to collect crash reports and diagnostic data, which may include:

- Device information
- App version
- Error logs
- Crash timestamps

This helps us fix bugs and improve stability.

2. How We Use Your Information

We process your data based on your consent and to provide the services you request.

We use your data to:

- Provide financial tracking functionality
- Enable recurring expense management
- Deliver medicine reminders
- Authenticate and secure your account
- Synchronize data across devices
- Send push notifications
- Improve app functionality and stability
- Prevent fraud and unauthorized access

We do NOT:

- Sell your personal data
- Use your financial data for advertising
- Share your data with advertisers

3. Permissions We Use

The App may request the following permissions:

- Internet access (data synchronization)
- Notification permission (reminders and alerts)
- Exact alarm permission (precise medicine reminders)
- Camera access (to capture images for transaction attachments)
- Photo and media access (to upload transaction attachments and profile images)
- Biometric authentication (optional secure login)

We do NOT use advertising identifiers (Advertising ID) for any purpose.
Permissions are used strictly for App functionality.

4. Data Sharing

We do not sell or rent your personal information.

We may share data only with trusted third-party service providers necessary to operate the App:

- MongoDB Atlas (database hosting)
- Self-hosted private server (backend hosting)
- Cloudinary (secure image and file hosting for transaction attachments)
- Firebase Analytics
- Firebase Crashlytics
- Firebase Cloud Messaging
- Google Play Services
- Gmail SMTP (email communication)

These service providers process data only on our behalf and are not permitted to use your information for their own purposes.

We may disclose data if required by law.

5. Data Storage & Security

We implement industry-standard safeguards, including:

- TLS/SSL encryption in transit
- Encrypted database infrastructure
- Secure JWT authentication
- Password hashing using bcrypt
- Access control and authentication logging

While we take reasonable measures to protect your information, no system is completely secure.

6. Data Retention

We retain your data while your account remains active.

You may permanently delete your account via:

- Settings → Security → Delete Account

To request account deletion outside the App, please email dharmiik.g@gmail.com using your registered email address.

After deletion, your data is removed from active systems. Limited backup copies may remain temporarily for legal, security, or fraud-prevention purposes.

7. Your Rights

You may:

- Access your personal data
- Correct inaccurate information
- Delete your account
- Withdraw consent

You can manage your data within the App or by contacting us.

8. Biometric Authentication

If enabled, biometric data remains stored only on your device.

We do not collect, access, or store biometric identifiers on our servers.

9. Children's Privacy

The App is not intended for children under 13 years of age.

We do not knowingly collect personal data from children under 13.

10. International Data Transfers

Your data may be processed on secure servers located outside your country of residence.

11. Changes to This Privacy Policy

We may update this Privacy Policy periodically. Continued use of the App indicates acceptance of any changes.

12. Contact Us

Dharmik

Surat, Gujarat, India

For privacy-related requests, data access requests, or data deletion inquiries, please contact us at dharmiik.g@gmail.com