

Privacy Policy — Money List

Last updated: September 20, 2026

Money List (“the App,” “we,” “our”) is a personal finance tracking app for iOS. This Privacy Policy explains what information the App handles, how it is used, and the choices available to you. We built Money List around a simple principle: your financial data is yours, and we do not want to see it.

The short version

- There is no account, no sign-up, and no login. Money List never asks for your name, email, or a password to use the App.
- Everything you enter (wallets, transactions, budgets, goals, investments) is stored in your own private iCloud account, using Apple's CloudKit. We do not operate a server that stores your financial data, and we cannot see it.
- Money List does not connect to your bank. There is no bank login, no bank credential storage, and no automatic transaction import from a financial institution.
- If you're on the free plan, the App shows ads served by Google AdMob, which independently collects a limited set of data for that purpose (details below). Purchasing Money List Pro removes ads entirely.

Information You Provide

Money List lets you manually record wallets/accounts, transactions, categories, budgets, savings goals, and investments (stocks, crypto, and other assets you choose to track). This information is stored locally on your device and, if iCloud is enabled on your device, synced through your personal iCloud account so it's available across your own devices. This data is encrypted and managed by Apple according to Apple's own iCloud terms and privacy practices; we have no access to it.

You may optionally add a display name and a photo for personalization purposes (shown only within the App on your own device). This is not an account and is never transmitted to us or to any third party.

Information Collected Automatically

Money List itself does not run analytics or crash-reporting software that sends your usage data to us, and it does not track you across other apps or websites.

If you use the free version of the App, advertisements are provided by Google AdMob. To serve and measure ads, Google's SDK may collect device identifiers (such as the IDFA, where permitted), coarse location, and general device/app information, independent of Money List. This data collection is governed by Google's own privacy policy, available at <https://policies.google.com/privacy>. Where required by your device settings or applicable law (such as Apple's App Tracking Transparency framework), you will be asked for permission before any tracking-related identifier is used for ad personalization, and you can decline without losing access to the App.

Purchasing Money List Pro removes all advertising, and Google AdMob is not used for Pro users.

Third-Party Services

Money List uses the following third-party services to provide specific features. None of them receive your name, email, or any information that identifies you personally, unless stated otherwise above:

- Apple iCloud / CloudKit — stores and syncs your data across your own devices, under your own Apple ID.
- Apple StoreKit / the App Store — processes the one-time Money List Pro purchase and purchase restoration. Apple handles all payment information; we never see your card details.

- Frankfurter (exchange rate data) — receives currency codes to return current exchange rates. No personal or financial data is sent.
- CoinGecko (cryptocurrency prices) — receives a coin ticker to return its current price. No personal or financial data is sent.
- Twelve Data (stock prices, optional) — if you add a personal API key to look up stock prices, requests include the stock ticker only. No personal or financial data is sent.
- Google AdMob (free plan only) — serves advertising, as described above.

Data Retention and Deletion

Because your data lives in your own iCloud account rather than on our servers, you are always in control of it. Deleting a wallet, transaction, budget, goal, or asset inside the App deletes it immediately and permanently from your synced data. Deleting the App from all of your devices, or turning off iCloud sync for Money List in your device's iCloud settings, removes the data from iCloud as well, subject to Apple's own iCloud data retention practices (including the standard recovery window Apple provides after deletion).

You can export a copy of your data at any time as a CSV file from within the App (Money List Pro).

Children's Privacy

Money List is not directed at children under the age of 13 (or the relevant minimum age in your region), and we do not knowingly collect personal information from children. If you believe a child has provided us with personal information, please contact us using the details below.

Your Rights

Depending on where you live, you may have rights under laws such as the GDPR (EEA/UK) or the CCPA (California) to access, correct, delete, or export your personal data, or to object to certain processing. Because Money List does not hold your financial data on our servers, most of these rights are already exercised directly by you within the App (viewing, editing, exporting, or deleting your data) or through your Apple ID / iCloud settings. For anything else, including questions about the limited data described in the AdMob section, contact us below.

Changes to This Policy

We may update this Privacy Policy from time to time, for example to reflect new features or legal requirements. We will update the “Last updated” date above when we do. Continued use of the App after a change constitutes acceptance of the revised policy.

Contact Us

If you have any questions, concerns, or requests regarding this document, please reach out:

Email: vladlytvynets7@gmail.com

Telegram: [@Vlad_Lytvynets](https://t.me/Vlad_Lytvynets)