

Privacy Policy for the "CapitalFlow" App

Status: 07/29/2026

1. Controller

The controller within the meaning of the General Data Protection Regulation (GDPR) and other national data protection laws, as well as other data protection provisions, is:

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2. Overview

This Privacy Policy informs you about how the "CapitalFlow" app (hereinafter "App") handles your data. The most important point first: **The App stores all data exclusively locally on your device and optionally in your personal iCloud account.** No transfer to the provider or third parties takes place. There are no servers, no accounts, no tracking, and no advertising.

3. Which Data is Processed

The App collects and processes exclusively the data that you manually enter yourself. This includes:

- Fixed costs (description, amount, category, billing cycle)
- Journal entries (description, amount, date, category)
- Custom categories (name, icon)
- Budgets (category, monthly amount)
- Custom Reports (name, time period, filters)
- App settings (e.g., display mode, activated displays)

The App collects **no** personal data that is not strictly necessary. In particular, the following are **not** collected:

- Your name, address, or other personal identification features
- Your bank or account details
- Your IP address
- Your device ID, advertising ID, or similar identifiers
- Location data

- Contacts, photos, or other device content
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4. Data Storage Location

All data entered by you is stored exclusively in the following locations:

a) Locally on your device

The App uses Apple's SwiftData technology and stores your data in a protected app database on your iPhone, iPad, or Mac. This data is protected by iOS device encryption and is only accessible through the App itself.

b) Optionally in your personal iCloud account

If you are logged in with your Apple ID in your iPhone settings and iCloud is enabled for the App, your data will be automatically synchronized between your Apple devices. This synchronization takes place via Apple's private CloudKit database. The data is located in your own iCloud storage and is exclusively accessible to you. Neither the App provider nor Apple have insight into this data.

You can deactivate iCloud synchronization at any time in the iPhone settings under "Apple ID" → "iCloud" → "Apps using iCloud".

5. No Data Transfer to the Provider

The provider of the App never gains access to your data stored in the App. There is no transfer of your financial data or other entries to external servers.

The App has **none** of the following functions that could transfer personal data:

- No user account and no registration
 - No analysis or tracking tools
 - No advertising or advertising SDKs
 - No third-party crash reporting tools
 - No push notifications from the provider
 - No cloud function via third parties (other than Apple iCloud)
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6. Backup and Export Functions

The App offers the following functions that allow you to actively export data from the App yourself:

a) JSON Backup

You can create a complete backup of your data as a JSON file via the App settings. This file is made available via the native iOS Share Sheet. You decide yourself whether and where you share it (e.g., Files app, Mail, AirDrop).

b) CSV Export

You can export entries or fixed costs as a CSV file. Here, too, you decide exclusively what happens to the file.

The App provider does not receive any knowledge of these processes. The exported data is generated exclusively locally on your device.

7. Analytics and Usage Data

The App itself does not collect any analytics data and does not transmit any usage statistics to the provider.

Apple itself may collect anonymized aggregate data (e.g., number of installations, crashes) within the App Store framework if you have agreed to the transmission of diagnostic and usage data to Apple in your iPhone settings under "Privacy & Security" → "Analytics & Improvements". This data collection is carried out by Apple and not by the provider of this App. See Apple's privacy policy for details: <https://www.apple.com/legal/privacy/>

8. Legal Basis for Processing

Insofar as data is entered by you into the App and stored on your device or in your iCloud account, this occurs without processing by the provider. The provider is not the processor of this data within the meaning of the GDPR, as the provider has no access to it.

If you contact the provider (e.g., via email), the following applies:

- **Legal Basis:** Art. 6 para. 1 lit. f GDPR (legitimate interest for processing inquiries)
 - **Storage Duration:** Until the inquiry is resolved and, if applicable, legal retention periods
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9. Your Rights

You generally have the following rights under the GDPR:

- Right of access (Art. 15 GDPR)
- Right to rectification (Art. 16 GDPR)
- Right to erasure (Art. 17 GDPR)

- Right to restriction of processing (Art. 18 GDPR)
- Data portability (Art. 20 GDPR)
- Right to object (Art. 21 GDPR)
- Right to lodge a complaint with a supervisory authority (Art. 77 GDPR)

Since the provider does not process any personal data from you, these rights practically refer exclusively to data that you actively transmit to the provider yourself (e.g., when contacting the provider).

Your data in the App is completely under your control

- Via Settings → "Reset All Data" you can irrevocably delete all data stored in the App at any time.
 - Via the App settings, you can create a backup of your data at any time.
 - Deinstallation of the App removes all locally stored data. iCloud-synchronized data remains until you remove it from your iCloud account.
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10. No Use by Children

This App is not intended for persons under the age of 13. The provider knowingly collects no data from children.

11. Changes to this Privacy Policy

This Privacy Policy may be updated to reflect changes to the App or applicable legal requirements. The respective current version can be viewed via the link provided in the App. The date of the last update can be found at the top of this document.

12. Contact

If you have questions about data protection or the App, you can reach the provider at:

Email: dev.flixti@gmail.com