

# Privacy Policy

**Effective Date:** November 1, 2025

**Last Updated:** November 1, 2025

## Introduction

This Privacy Policy describes how Jarify ("we," "our," or "the App") handles your information. We are committed to protecting your privacy and being transparent about our data practices.

## Information Collection

**We do not collect, store, or transmit any personal data from our users.**

Jarify is a finance tracking application that operates entirely on your device. All your financial data, including:

- Savings goals
- Debt tracking information
- Transaction records
- Any other financial information you enter

remains stored locally on your device only. We have no access to this information.

## Data Storage

All data you enter into the App is stored exclusively on your device. We do not use cloud storage, external servers, or any remote databases to store your information.

## Third-Party Services

The App does not integrate with any third-party analytics services, advertising networks, or data collection tools.

## Permissions

The App only requests permissions that are essential for its core functionality. Any permissions requested are used solely for the intended feature and not for data collection purposes.

## Data Security

Since all your data remains on your device, you maintain complete control over your information. We recommend:

- Using device-level security features (lock screen, encryption)
- Regularly backing up your device
- Keeping your device software updated

## Free Trial and Subscription Terms

- The App offers a free trial period
- When the free trial ends, access to premium features will require a paid subscription
- **No refunds will be provided for subscription fees once charged**
- By subscribing, you acknowledge and agree to our no-refund policy
- You may cancel your subscription at any time to prevent future charges, but no partial or full refunds will be issued for the current billing period

## Children's Privacy

We do not knowingly collect any information from children under the age of 13. Since we do not collect any data, the App is safe for users of all ages.

## Changes to This Privacy Policy

We may update this Privacy Policy from time to time. Any changes will be posted within the App and will take effect immediately upon posting. Your continued use of the App after changes constitutes acceptance of the updated policy.

## Contact Us

If you have any questions or concerns about this Privacy Policy, please contact us at:

[bugtishop@gmail.com](mailto:bugtishop@gmail.com)

## Your Rights

Since we do not collect or store any of your personal data, there is no data for us to access, modify, or delete. You maintain complete control over your information through your device.

## **Governing Law**

This Privacy Policy shall be governed by and construed in accordance with the laws of USA, Pakistan, without regard to its conflict of law provisions.

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