

Privacy Policy for SpendMate

Effective Date: 08 June 2026

SpendMate (“we”, “our”, or “the app”) is a simple expense tracking application designed to help users manage their daily income, expenses, and budget.

We respect your privacy and are committed to protecting your personal information.

1. Information We Collect

SpendMate **does not collect, store, or share any personal data** on external servers.

All data you enter in the app (such as income, expenses, and categories) is stored **locally on your device only**.

We do not require:

- Account creation
 - Email or phone number
 - Login or signup
 - Cloud backup (unless added by user device system)
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2. How We Use Your Data

Since all data remains on your device, SpendMate:

- Does not access your data remotely
- Does not analyze your spending
- Does not send any data to us or third parties

Your information is used only to display and manage your expenses within the app.

3. Data Storage

- All financial records are stored locally in your device storage or app database.
- If you uninstall the app or clear app data, all stored information will be permanently deleted.

4. Data Sharing

We do not:

- Sell your data
 - Share your data
 - Transfer your data to any third party
 - Use analytics or tracking tools
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5. Internet Permission

SpendMate works **completely offline** and does not require an active internet connection.

If the app does not use internet permission, it is not collecting or transmitting any data.

6. Third-Party Services

SpendMate does not use any third-party services such as:

- Analytics tools (e.g., Google Analytics)
 - Advertising networks
 - Cloud storage providers
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7. Security

Since all data is stored locally:

- Security depends on your device protection (PIN, fingerprint, etc.)
 - We recommend keeping your device secure to protect your data
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8. Children's Privacy

SpendMate does not knowingly collect any data from children or any users of any age.

9. Changes to This Policy

We may update this Privacy Policy in the future. Any changes will be updated within this document with a revised effective date.

10. Contact Us

If you have any questions about this Privacy Policy, you can contact us at:

Email: your-info@thecodeyogi.com