

Ledgerly Privacy Policy

Effective Date: 19 February 2026

Last Updated: [Update whenever you modify policy]

Ledgerly (“the App”) is a personal finance tracking application designed to help users record and understand their income, expenses, and financial habits. This Privacy Policy explains how information is handled when you use Ledgerly.

1. Overview

Ledgerly is designed with a privacy-first approach. Core financial tracking features operate locally on your device. Certain optional features, such as cloud backup and account synchronization, require limited data processing to function.

By using Ledgerly, you agree to the practices described in this policy.

2. Information We Process

Depending on how you use the App, Ledgerly may process the following types of information:

a. User-Provided Financial Data

Information you enter manually into the app, including:

- Income and expense transactions
- Categories and tags
- Notes and descriptions
- Relic progress and app achievements
- App preferences and settings

This data is created and controlled by you.

b. Account Information (Optional)

If you choose to sign in with Google to enable backup or synchronization, the App may access:

- Google account email address
- Google account unique identifier (UID)
- Basic profile identifier information provided by Google Sign-In

This information is used solely to associate your ledger data with your account for backup and restore functionality.

c. Backup and Synchronization Data (Optional Feature)

When you manually enable cloud backup or synchronization:

- Your ledger data may be securely stored using Google Firebase cloud services.
- Data is uploaded only when you explicitly initiate a backup or sync action.
- Cloud storage allows restoration of your ledger across devices.

Ledgerly does **not** automatically upload data without user action.

d. Usage and Analytics Information

Ledgerly may collect limited, non-advertising analytics events to improve app functionality, such as:

- Feature usage (e.g., backups, relic unlocks)
- App interaction events
- Optional premium interest selections

Analytics are used only to understand feature usage and improve the application experience.

Ledgerly does **not** use advertising trackers or behavioral profiling systems.

3. How Information Is Used

Information processed by Ledgerly is used solely to:

- Provide finance tracking functionality
- Enable optional cloud backup and restore
- Maintain account synchronization when enabled
- Improve app features and stability
- Understand aggregated feature usage

Ledgerly does not use your data for advertising purposes.

4. Data Sharing

Ledgerly does **not** sell, rent, or trade user data.

Data may be processed by trusted infrastructure providers solely to operate the service:

- Google Firebase (cloud storage and authentication)

These providers process data under their own privacy and security standards.

5. Data Storage and Security

- Core ledger data is stored locally on your device.
- Cloud backups, when enabled, are stored securely using Google Firebase infrastructure.
- Data transmission uses encrypted network connections.
- Access to cloud data is restricted to your authenticated account.

6. User Control and Data Deletion

You maintain full control over your data.

Users may:

- Use Ledgerly without signing in (local-only mode)
- Disconnect their account at any time (“Release Bond” feature)
- Delete all cloud and local data using the in-app **Delete All Data** option
- Remove the application to erase locally stored information

Upon deletion, associated cloud backup data is permanently removed.

7. Internet Connectivity

Ledgerly does not require internet access for core finance tracking features. Internet access is only required for optional services such as:

- Google account sign-in
 - Cloud backup and synchronization
 - Optional analytics reporting
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8. Third-Party Services

Ledgerly uses the following third-party services solely to operate app functionality:

- Google Sign-In (authentication)
- Google Firebase (secure data storage and infrastructure)

Ledgerly does not include third-party advertising SDKs.

9. Children's Privacy

Ledgerly is not directed toward children under the age required by applicable digital consent laws. The App does not knowingly collect personal information from children.

10. Changes to This Privacy Policy

This Privacy Policy may be updated periodically to reflect feature or legal changes. Updates will be reflected by revising the "Last Updated" date.

11. Contact

For questions or privacy requests, contact:

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