Terms of Use

1. Acceptance of Terms

By downloading, accessing, or using iExpense - Pro Money Tracker, you agree to be bound by these Terms of Use. If you do not agree to these terms, please do not use the application.

2. User Accounts

Registration: You may use the app anonymously or create an account using Apple ID or email credentials.
Security: You are responsible for maintaining the confidentiality of your login information.
Termination: You may terminate your account at any time using the in-app deletion feature. We reserve the right to suspend accounts that violate these terms or engage in illegal activity.

3. Data Ownership and Deletion

Your Data: You retain rights to the data you enter into the application.
Deletion: The application provides a built-in mechanism to delete your account and all associated cloud data. Upon deletion, your email and Apple ID association will be removed from our system.

4. Payments and Subscriptions

Processing: All payments (including voluntary "Tips" and Subscriptions) are processed through Apple In-App Purchase and are subject to Apple’s Terms and Conditions.
Refunds: Refund requests must be directed to Apple Support, as we do not have the ability to process refunds directly.
Changes: We reserve the right to modify the pricing of subscriptions or paid features at any time, with notice provided through the App Store.

5. EU Users & Digital Services Act (DSA) Disclaimer

Non-Trader Status: The developer of iExpense - Pro Money Tracker declares that they are not a "Trader" for the purposes of the European Union's Digital Services Act (DSA). The application is provided by a private individual/hobbyist, not a commercial entity.
EU Consumer Rights: Consequently, consumer protection laws applicable to contracts between a consumer and a professional trader in the EU do not apply to your use of this application.
Risk Acknowledgement: If you are located in the European Union and choose to make any payments (including but not limited to Tips or Subscriptions), you expressly acknowledge that you do so at your own initiative, discretion, and risk.

6. Intellectual Property

The iExpense - Pro Money Tracker application, including its original content, features, code, and functionality, is the exclusive property of the developer. You may not copy, modify, distribute, or reverse-engineer any part of the application without prior written permission.

7. Collaborative Features

When using shared budgets, your email address will be visible to other members of that specific budget group to facilitate collaboration. You agree to use these features respectfully and legally.

8. Limitation of Liability

The application is provided on an “AS IS” and “AS AVAILABLE” basis. The developer makes no warranties regarding the accuracy or reliability of the app for financial planning. The developer shall not be liable for any indirect, incidental, or consequential damages, including data loss or financial loss, arising from your use of the service.

9. Changes to Terms

We reserve the right to modify these Terms at any time. Continued use of the application following any changes indicates your acceptance of the new Terms.

10. Contact Information

For support or inquiries regarding these Terms, please contact us at: ryhor.work@gmail.com