

Privacy Policy

Cashiva – Bijak Uang

Last updated: 18 March 2026

Cashiva – Bijak Uang (“we”, “our”, or “the app”) is a personal finance management application designed to help users track, manage, and analyze their financial activities securely and efficiently.

We value your privacy and are committed to protecting your personal data. This Privacy Policy explains how your information is handled when you use our application.

1. Information We Collect

a. User-Provided Data

The app stores data that you manually input, including:

- Financial transactions (income, expenses, transfers)
- Account information (cash, bank, e-wallet)
- Investment records and asset tracking
- Debt and receivable notes
- Savings goals and budgeting data

 **Note:** All of this data is stored **locally on your device (offline)** and is not transmitted to our servers.

b. Non-Personal Technical Data

The app may use third-party public APIs to:

- Retrieve up-to-date gold price information

We **do not collect personal information**, such as:

- Name
 - Email address
 - Phone number
 - Location
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2. How We Use Your Data

The data you provide is used solely to:

- Display financial reports and analytics
- Generate charts and insights
- Manage reminders and notifications
- Help you achieve your financial goals

We do not sell, rent, or share your data with third parties.

3. Data Storage & Security

- All data is stored locally on your device using SQLite
- The app includes security features such as:
 -  App lock (PIN / biometric authentication)
 -  Manual backup & restore

We do not have direct access to your data.

4. App Permissions

The app uses the following permissions:

INTERNET

Used to:

- Fetch gold price data from public APIs

VIBRATE

Used to:

- Provide vibration feedback for notifications or interactions

POST_NOTIFICATIONS

Used to:

- Send reminders for transactions
 - Notify due dates (debts, budgets, etc.)
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5. Backup & Restore

The app allows users to:

- Manually back up their data (e.g., to local storage or personal cloud services)
- Restore data at any time

 We do not store backups on our servers.

6. Data Security

We implement the following measures:

- Offline-first data storage
- Local protection with PIN/biometric lock
- No transmission of sensitive financial data to external servers

However, users are responsible for maintaining the security of their own devices.

7. Children's Privacy

This app is not intended for children under the age of 13, and we do not knowingly collect data from children.

8. Changes to This Privacy Policy

We may update this Privacy Policy from time to time.
Any changes will be reflected on this page with an updated revision date.

9. Contact Us

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

 Email: pttrimitramega@gmail.com

 WhatsApp: **+6287713550352**