

Privacy Policy for The Ledger

Effective date: August 7, 2026

App: The Ledger

Developer: Naad e Ali

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1. Overview

The Ledger (“the App”) is an informational reference app about banks, technology platforms, retailers, and automotive brands. This Privacy Policy explains what information the App handles and how it is used.

The App is designed to work primarily on your device. We do **not** require you to create an account, and we do **not** operate a backend that collects your personal information for this App.

2. Information we collect

Information you may provide

- **Display name (optional).** If you enter a name on the welcome screen or in Settings, it is stored only on your device so the App can greet you. You can leave this blank.

Information stored automatically on your device

- **Language preference.** The interface language you choose.
- **Welcome status.** Whether you have already seen the welcome screen.

These items are saved using on-device storage (local preferences). They are **not** uploaded to our servers, because the App does not send this data to us.

Information we do not collect

The App does **not** collect or transmit:

- Email address, phone number, or mailing address
- Payment or financial account information
- Precise or approximate location
- Contacts, photos, microphone, camera, or files
- Advertising IDs or marketing profiles
- Crash analytics or usage analytics (as of this policy)

Search text, category filters, and “Ask” queries are processed **on your device** and are not sent to us.

3. How we use information

On-device information is used only to:

- Personalize the greeting (if you provided a name)

- Remember your language and whether the welcome screen was shown
- Provide core App features (browse, search, filters, Ask)

4. Sharing of information

We do **not** sell your personal information.

We do **not** share the optional display name, language preference, or welcome status with third parties, because that data stays on your device.

External websites

If you tap a company website link in the App, your device's browser (or another app) may open that site. Those third-party sites have their own privacy practices, which we do not control. Review their policies before sharing information with them.

App stores and your device

Google Play / Apple and your device operating system may process standard install, update, and device information under their own policies.

5. Children's privacy

The App is not directed at children under 13 (or the equivalent minimum age in your country). We do not knowingly collect personal information from children. If you believe a child has provided a name in the App, you can clear app data or uninstall the App to remove it from the device.

6. Data retention and deletion

Because preferences are stored on your device:

- Uninstalling the App removes locally stored preferences (including any optional name).
- Clearing the App's storage/cache in your device settings also removes that data.

We do not keep a copy of that information on our servers.

7. Security

We rely on your device's built-in storage protections for local preferences. No method of storage is 100% secure, but the App does not transmit your optional name or preferences to us over the internet.

8. Third-party brands and content

Company names, marks, phone numbers, fees, and related reference content in the App are provided for informational purposes. The Ledger is an independent app and is **not affiliated with, endorsed by, or officially connected to** the companies listed. Always verify important details on each company's official website.

9. International users

The App may be used in different countries. Processing of local preferences occurs on your device where the App is installed.

10. Changes to this policy

We may update this Privacy Policy from time to time. The “Effective date” at the top will be revised when changes are posted. Continued use of the App after an update means you accept the revised policy.

11. Contact us

If you have questions about this Privacy Policy or the App, contact:

Naad e Ali

Email: stubshq.appdeveloper@gmail.com