

Privacy Policy for Savvy Spend

Thank you for choosing **Savvy Spend**, developed by **Business Insights Ltd**. Your trust is important to us, and we are committed to safeguarding your privacy. This Privacy Policy outlines the principles we follow to ensure that your personal information remains private and secure.

1. No Data Collection

At **Savvy Spend**, we prioritize your privacy by design. We do not collect, store, or process any personal or sensitive data. Specifically:

- **No account creation:** You can use all features of the app without creating an account or providing personal information.
- **No online data transmission:** The app operates entirely offline, ensuring no data is transmitted to external servers or networks.
- **No tracking or analytics:** We do not use analytics services or tracking technologies, such as cookies or usage tracking.

Your financial data is yours alone. The app does not send any information outside your device.

2. Local Data Storage Only

All information entered into **Savvy Spend**, such as expense logs, budgets, or categories, is stored **locally** on your device.

- **No cloud storage:** The app does not sync with cloud services unless you manually back up your data using third-party solutions like iCloud or similar.
- **No external backups:** We do not have access to or control over any backups you create or store externally.

If you uninstall the app, all locally stored data will be permanently deleted unless you have backed it up elsewhere.

3. Permissions

The app may request certain permissions to ensure it functions as intended. These include:

- **File access:** To allow you to export reports or save your data as files on your device.
- **Storage access:** For saving and accessing expense-related records directly on your device.

These permissions are strictly for functionality, and no data is transmitted or shared with external parties.

4. Third-Party Services

Savvy Spend is intentionally designed to be self-contained and does not rely on third-party services.

- **No advertising platforms:** We do not display ads or share user data with advertisers.
- **No third-party analytics:** Your app usage is not monitored, analyzed, or reported to any external service provider.

If, in the future, third-party integrations are added (e.g., optional cloud backup services), this Privacy Policy will be updated accordingly.

5. Your Control Over Data

You retain full control over all data created or stored in **Savvy Spend**:

- **Export your data:** You can export your expense records manually for external backups.
- **Delete your data:** Deleting the app will erase all locally stored data on your device.
- **No external access:** Since we do not store or process your data, we cannot recover or access your records if they are lost.

If you wish to stop using **Savvy Spend**, uninstalling the app will permanently remove all data from your device.

6. Security Measures

While **Savvy Spend** does not transmit data, we recommend users follow these best practices to protect their data:

- Use device-level encryption (e.g., enable a passcode or Face/Touch ID on your iPhone).

We do not guarantee the security of data stored locally on your device as it depends on your personal device settings and usage.

7. Children's Privacy

Savvy Spend is not intended for use by individuals under the age of 13. We do not knowingly collect data from children, and the app contains no features that would enable data collection.

8. Changes to This Privacy Policy

We may update this Privacy Policy to reflect changes to the app, user feedback, or legal requirements. Any updates will be posted within the app and on our official website. Please review this policy periodically to stay informed about how your data is handled.

The "Last Updated" date at the top of this Privacy Policy will indicate when changes were made. Your continued use of the app after changes are posted constitutes your acknowledgment of the updated policy.

9. Contact Us

If you have questions, concerns, or suggestions about this Privacy Policy or the app, please contact us:

Business Insights Ltd

App Name: Savvy Spend

Email: bi-systems@live.com

We are proud to offer an app designed with your privacy in mind. Thank you for trusting **Savvy Spend** for managing your expenses!