

## Privacy Policy

**Last updated:** [May 22nd 2025]

### Introduction

Welcome to **Cagni** – a budgeting app designed to help you track your expenses and manage your finances effectively. We value your privacy and are committed to protecting your personal information. This Privacy Policy explains how we collect, use, and protect your data when you use our application.

### Information We Collect

We may collect the following types of data:

- **Device Information:** Includes device type, operating system, and unique identifiers for functionality and security.
- **Usage Data:** Information about how you interact with the app (e.g., screens viewed, time spent).
- **Financial Data:** If you choose to link your bank account, financial transaction data is synced securely using a third-party provider, Plaid.
- **Subscription Information:** Managed via RevenueCat. All payment data is processed according to RevenueCat's Privacy Policy.

*Note:* Your budgeting data (e.g., categories, expenses) is stored locally on your device and is not uploaded to our servers.

### How We Use Your Information

We use your data to:

- Operate and maintain the app
- Enable secure real-time syncing (if opted in)
- Process subscriptions via RevenueCat
- Improve app performance and user experience
- Fulfill legal and compliance obligations

## Data Storage and Security

- Personal budget and category data is stored locally on your device.
- Subscription and payment information is handled by **RevenueCat**, which uses industry-standard encryption and security practices.
- If you opt to link a financial account, your credentials and bank data are never stored on our servers and are securely managed via an integrated financial data provider.

## Data Sharing

We only share data when necessary:

- **RevenueCat** – to manage subscriptions
- **Analytics Tools** – in anonymized or aggregated form, to improve performance
- **Law Enforcement** – only when legally required

We do **not** sell your data to advertisers or third parties.

## Your Rights

You have the right to:

- Access or update your personal data
- Request deletion of your local data
- Withdraw consent for linked account data
- Contact us about privacy concerns at [aiinsightsupdates@gmail.com](mailto:aiinsightsupdates@gmail.com)

## Children's Privacy

Cagni is not intended for children under the age of 13. We do not knowingly collect personal data from children. If you believe a child has provided us with personal information, please contact us immediately.

## Updates to This Policy

We may revise this Privacy Policy occasionally. Changes will be posted in-app and reflected by the “Last updated” date above.

## **Contact Us**

If you have any questions or concerns about this Privacy Policy, contact us at:  
**[aiinsightsupdates@gmail.com](mailto:aiinsightsupdates@gmail.com)**