

MONELY

# Privacy Policy

How we handle your data — spoiler: we don't.

Effective Date: April 3, 2026

**Privacy First: Monely is 100% offline. No account. No cloud. No data collection. Everything stays on your device.**

## 1. Information We Collect

### We Do Not Collect Personal Information

Monely does not collect, store, transmit, or share any personal information. The app operates entirely on your device without any server-side communication.

- No name, email, or contact information
- No account registration required
- No financial data sent to external servers
- No usage analytics or behavioral tracking
- No advertising identifiers collected

### Data Stored Locally on Your Device

All data you enter into Monely — including wallets, transactions, budgets, and settings — is stored exclusively in your device's local storage (UserDefaults and Documents directory). This data never leaves your device.

### Photo Attachments

If you choose to attach photos to transactions (e.g., receipt photos), these images are saved locally in the app's Documents directory on your device. They are never uploaded or shared.

## 2. How We Use Information

### Local Processing Only

All data processing happens entirely on your device. Monely uses your entered data solely to:

- Display your wallet balances and transaction history
- Calculate budget progress and spending reports
- Generate monthly financial summaries

- Provide the CSV export feature for your own use

### 3. Data Sharing and Disclosure

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#### **We Do Not Share Your Data**

Since Monely does not collect any data, we have nothing to share. We do not sell, trade, rent, or otherwise transfer any information to third parties.

#### **CSV Export**

The app provides an optional CSV export feature. When you use this feature, you choose where to share or save the exported file. This action is entirely under your control and initiated by you.

### 4. Third-Party Services

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#### **No Third-Party Integrations**

Monely does not integrate with any third-party analytics services, advertising networks, social media platforms, or cloud storage providers. The app does not make any network requests.

### 5. Data Security

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#### **Device-Level Security**

Your data is protected by your device's built-in security features, including device passcode, Face ID, and Touch ID. We recommend keeping your device and iOS up to date to maintain the best security.

#### **No Transmission Risk**

Because your data never leaves your device, there is no risk of interception during transmission or unauthorized access through our servers — we simply do not have any.

### 6. Children's Privacy

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#### **App Store Rating: 4+**

Monely is rated 4+ on the App Store. The app does not knowingly collect any information from anyone, including children under 13. Since no data is collected at all, the app is safe for all age groups.

### 7. Data Retention and Deletion

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#### **You Are in Full Control**

Your data exists only on your device. You can:

- Delete individual transactions or budgets within the app
- Clear all app data using the 'Clear All Data' option in Settings
- Uninstall the app to permanently remove all associated data from your device

## 8. Changes to This Privacy Policy

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### **Policy Updates**

We may update this Privacy Policy from time to time. Any changes will be reflected with an updated effective date. Continued use of the app after changes constitutes acceptance of the updated policy. We will note significant changes in the App Store update release notes.

## 9. Contact Us

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### **Questions or Concerns**

If you have any questions about this Privacy Policy or how Monely handles data, please contact us at:

- Email: [profitfirstllc@gmail.com](mailto:profitfirstllc@gmail.com)
- Website: <https://profitfirstllc.vercel.app/>