

MONELY

Terms & Conditions

Please read these terms before using Monely.

Effective Date: April 3, 2026

**By downloading or using Monely, you agree to these Terms and Conditions.
If you disagree, please do not use the app.**

1. Acceptance of Terms

Agreement

These Terms and Conditions ('Terms') govern your use of the Monely mobile application ('App') operated by Monely ('we', 'us', or 'our'). By downloading, installing, or using the App, you agree to be bound by these Terms.

2. Description of Service

What Monely Does

Monely is a personal finance tracking application that allows you to:

- Track income, expenses, and debt/loan transactions
- Manage multiple wallets and accounts
- Set and monitor spending budgets
- View financial reports and summaries
- Export your financial data as CSV

Offline Application

Monely operates entirely offline. All data is stored locally on your device. The app does not require an internet connection and does not sync data to any external server or cloud service.

3. User Responsibilities

Accurate Information

You are solely responsible for the accuracy of the financial data you enter into the App. Monely is a tool to help you track what you input — it cannot verify or validate the accuracy of your financial records.

Data Backup

Since all data is stored locally on your device, you are responsible for maintaining your own data backups. We strongly recommend regularly exporting your data using the CSV export feature. We are not responsible for data loss due to:

- Device damage, loss, or theft
- Accidental deletion within the app
- iOS updates or device resets
- App uninstallation

Lawful Use

You agree to use the App only for lawful purposes and in accordance with these Terms. You must not use the App in any way that violates applicable local, national, or international laws or regulations.

4. Intellectual Property

Ownership

The App and its original content, features, and functionality are owned by Monely and are protected by international copyright, trademark, and other intellectual property laws.

License

We grant you a limited, non-exclusive, non-transferable, revocable license to use the App for your personal, non-commercial purposes, subject to these Terms.

Restrictions

You may not:

- Copy, modify, or distribute the App or any part of it
- Reverse engineer or attempt to extract the source code
- Use the App for any commercial purpose without written permission
- Remove any proprietary notices or labels on the App

5. Financial Disclaimer

Not Financial Advice

Monely is a personal finance tracking tool only. The App does not provide financial advice, investment advice, tax advice, or any other professional financial services. Nothing in the App should be construed as professional financial guidance.

Your Own Decisions

All financial decisions you make based on data tracked in Monely are your own responsibility. We recommend consulting a qualified financial professional for financial advice specific to your situation.

Accuracy of Calculations

While we strive to ensure the accuracy of all calculations within the App, we do not warrant that all calculations are error-free. You should independently verify important financial figures.

6. Disclaimer of Warranties

As-Is Basis

The App is provided on an 'AS IS' and 'AS AVAILABLE' basis without any warranties of any kind, either express or implied, including but not limited to implied warranties of merchantability, fitness for a particular purpose, or non-infringement.

No Guarantee

We do not warrant that:

- The App will be uninterrupted, error-free, or free of viruses
- The results obtained from the App will be accurate or reliable
- Any errors in the App will be corrected

7. Limitation of Liability

Maximum Liability

To the fullest extent permitted by applicable law, Monely shall not be liable for any indirect, incidental, special, consequential, or punitive damages, including but not limited to loss of data, financial losses, or business interruption, resulting from your use of or inability to use the App.

8. In-App Purchases

Current Status

Monely is currently free to download and use with no in-app purchases.

Future Premium Features

We may introduce optional premium features or subscriptions in future updates. Any paid features will be clearly labeled, and purchases will be processed through Apple's App Store payment system. You will never be charged without your explicit consent.

Refund Policy

For any in-app purchases, Apple's standard refund policy applies. Please contact Apple Support for refund requests.

9. Updates and Changes

App Updates

We may update the App from time to time to add features, fix bugs, or improve performance. Updates may be delivered through the App Store. Some updates may be required to continue using the App.

Terms Updates

We reserve the right to modify these Terms at any time. Changes will be effective immediately upon posting the updated Terms. Your continued use of the App after any changes constitutes your acceptance of the new Terms.

10. Termination

Your Right to Stop

You may stop using the App and uninstall it at any time. Uninstalling the App will permanently delete all locally stored data.

Our Rights

We reserve the right to discontinue the App or any part of it at any time, with or without notice.

11. Governing Law

Jurisdiction

These Terms shall be governed by and construed in accordance with applicable laws. Any disputes arising from these Terms or your use of the App shall be resolved through good faith negotiation. If negotiation fails, disputes shall be submitted to binding arbitration.

12. Contact Information

Get in Touch

If you have any questions about these Terms and Conditions, please contact us:

- Email: profitfirstllc@gmail.com
- Website: <https://profitfirstllc.vercel.app/>