

# Terms of Service – Balancc

**Effective Date:** 3rd June 2025

Welcome to **Balancc** (“we”, “our”, “us”). These Terms of Service (“Terms”) govern your use of the Balancc mobile app, website, and related services (“Services”). By accessing or using our Services, you agree to be bound by these Terms.

If you do not agree with these Terms, please do not use Balancc.

---

## 1. Eligibility

You must:

- Be at least 18 years old
  - Have full legal capacity to enter into this agreement
  - Use Balancc only for lawful and personal (non-commercial) purposes
- 

## 2. Account Registration

To use Balancc, you must create an account. You agree to:

- Provide accurate and complete information
- Keep your login credentials confidential
- Notify us immediately of unauthorized use or security breaches

We may suspend or terminate accounts found to be fraudulent, abusive, or in breach of these Terms.

---

## 3. Service Description

Balancc provides tools to:

- Link and track your bank and financial accounts
- Analyze spending, income, and trends

- Deliver personalized insights, financial scores, and categorization

We do **not** offer financial advice, investment recommendations, or regulated banking services.

---

## 4. User Responsibilities

You agree:

- Not to misuse or exploit the Services (e.g., reverse engineering, scraping, etc.)
  - Not to input false, illegal, or harmful data
  - To comply with applicable financial and privacy laws
- 

## 5. Intellectual Property

All content and software on Balancc are owned by us or licensed to us. You are granted a non-exclusive, non-transferable license to use the Services. You may not:

- Copy, modify, or redistribute any part of Balancc
  - Use our trademarks or branding without permission
- 

## 6. Data Usage and Privacy

Our handling of your personal and financial data is governed by our Privacy Policy. By using Balancc, you consent to our data practices.

---

## 7. Third-Party Services

Balancc integrates with third-party services (e.g., banks, payment processors). We are not responsible for the accuracy, availability, or security of third-party content or actions.

You agree to comply with any terms imposed by these third parties.

---

## 8. Limitation of Liability

To the maximum extent permitted by law:

- Balancc is provided “as is” and “as available”
  - We do not guarantee uninterrupted or error-free access
  - We are not liable for indirect, incidental, or consequential damages
- 

## 9. Termination

We may suspend or terminate your access to the Services at any time, with or without notice, especially in cases of:

- Breach of these Terms
- Fraudulent or harmful behavior

You may stop using the Services at any time and request account deletion.

---

## 10. Changes to These Terms

We may revise these Terms periodically. If changes are significant, we will notify you. Your continued use of Balancc after changes constitutes acceptance.

---

## 11. Governing Law

These Terms are governed by the laws of [Insert Country, e.g., Nigeria]. Any disputes shall be resolved in the courts of [Insert Jurisdiction].

---

## 12. Contact

For questions or concerns about these Terms, reach out to:

**Balancc Legal Team**

Email: [support@balancc.app](mailto:support@balancc.app)

Address: 1 Adedeji Adekola Street, Lekki, Lagos