

Terms of Service

1. Use of the Service

You agree to use the Service only for lawful purposes and in compliance with all applicable laws and regulations. You must be at least 18 years old to use NetWorth+.

2. Account Registration

To access certain features, you may be required to create an account. You agree to provide accurate and complete information during registration and to keep your account credentials confidential. You are responsible for all activities that occur under your account.

3. User Content

You retain ownership of the data and information you input into the Service ("User Content"). By using the Service, you grant NetWorth+ a non-exclusive, worldwide, royalty-free license to use, store, and process your User Content to provide and improve the Service.

4. Privacy

Your privacy is important to us. Please review our Privacy Policy, which explains how we collect, use, and protect your personal information.

5. Prohibited Conduct

You agree not to:

- Use the Service for any illegal or unauthorized purpose.
- Attempt to gain unauthorized access to other users' accounts or the Service.
- Interfere with the operation or security of the Service.
- Upload or distribute viruses or harmful code.

6. Intellectual Property

All intellectual property rights in the Service and its content are owned by or licensed to NetWorth+. You may not copy, modify, distribute, or create derivative works without prior written consent.

7. Third-Party Services

NetWorth+ may integrate with third-party services. Your use of these services is subject to their terms and privacy policies. We are not responsible for third-party services' actions or policies.

8. Disclaimers and Limitation of Liability

The Service is provided "as is" without warranties of any kind. We do not guarantee accuracy, reliability, or availability. To the fullest extent permitted by law, NetWorth+ shall not be liable for any indirect, incidental, or consequential damages arising from your use of the Service. We advise you not to make any financial decisions arising from the use of NetWorth+.

9. Termination

We may suspend or terminate your access to the Service at any time, without notice, for conduct that violates these Terms or is harmful to the Service or other users.

10. Changes to Terms

We may update these Terms from time to time. We will notify users of significant changes. Continued use of the Service after updates constitutes acceptance of the revised Terms.

11. Contact Us

For questions or concerns regarding these Terms, please contact us at milansureshbusiness@gmail.com.

Privacy Policy

1. Introduction

NetWorth+ is a personal finance management application designed to help users track their expenses, monitor income, manage financial goals, and gain insights into their overall financial health.

We are committed to protecting the privacy and personal information of our users. This Privacy Policy outlines how we collect, use, disclose, and safeguard your information when you use our application or services. We encourage you to read this policy carefully to understand our practices regarding your personal data and how we will treat it.

2. Information We Collect

To provide and improve the services offered through NetWorth+, we may collect the following types of information:

a. Personal Information

We may collect personally identifiable information such as your name, email address, phone number, and other contact details provided during account registration or usage.

b. Financial Information

We collect financial data input by you or synced via third-party integrations. This may include bank account details, credit and debit card information, transaction history, income and expense records, and other relevant financial details.

c. Device Information

When you access NetWorth+, we may collect information about your device, including your IP address, device ID, operating system, browser type, and system configuration.

d. Usage Data

We track user interaction with the app to understand feature usage and improve user experience. This may include the pages visited, features used, time spent within the app, and other usage patterns.

e. Third-Party Data

If you choose to link external financial services (such as banks or investment platforms), we may access and collect relevant data as permitted by those services, solely for the purpose of delivering a seamless and integrated user experience.

3. How We Use the Information

We use the information collected from users for the following purposes:

a. To Provide and Improve Our Services

We use your data to operate, maintain, and enhance features such as budget tracking, financial reporting, goal setting, and notification services.

b. To Personalize the User Experience

Your information helps us tailor the app's content and functionality to better match your financial habits, preferences, and goals.

c. For Customer Support

We may use your information to respond to inquiries, troubleshoot issues, and deliver technical support effectively.

d. To Detect Fraud or Abuse

We monitor and analyze usage data to identify, prevent, and address any fraudulent activity or abuse of our services.

e. To Send Updates or Marketing Communications

We may send product updates, promotional content, or service announcements. Users will have the option to opt out of marketing messages at any time.

4. Data Sharing and Disclosure

NetWorth+ does not sell, rent, or trade user data to third parties under any circumstances.

We may share user information only in the following situations:

a. With Service Providers

We may share data with trusted third-party service providers who assist in operating our application and services, such as cloud storage providers, analytics platforms, and payment processors. These partners are bound by contractual obligations to safeguard the data and use it solely for the purposes specified by NetWorth+.

b. With Regulatory and Legal Authorities

We may disclose information if required to do so by law or in response to valid legal requests by public authorities, including to meet national security or law enforcement requirements.

c. With Integrated Third-Party Partners

If users choose to connect or sync NetWorth+ with third-party financial tools or platforms, we may share necessary data to facilitate that integration. Such disclosures will only occur with the user's explicit consent and in accordance with applicable privacy safeguards.

5. Third-Party Services

Our platform may integrate with third-party services such as Plaid, Razorpay, and other service providers to provide enhanced functionality. Please be aware that these third-party providers may collect and use your data in accordance with their own privacy policies.

We encourage you to review the privacy terms of these services for more detailed information.

6. Data Security

We implement a variety of security measures to protect your data, including encryption, firewalls, and the use of secure servers. While we strive to safeguard your information using industry-standard practices, please be aware that no security system can guarantee absolute protection. Nevertheless, we take all reasonable precautions to maintain the security and integrity of your data.

7. Data Storage and Transfers

Your data may be stored and processed in servers located within India or in other countries. In cases where data is transferred or stored outside India, we ensure full compliance with

applicable Indian data protection laws, including the Digital Personal Data Protection Act, 2023, and other relevant regulations governing cross-border data transfers.

8. Data Retention

We retain user data only for as long as necessary to fulfill the purposes for which it was collected, or as required by law. Upon receiving a valid request from a user, we will delete their data, subject to any legal or operational obligations that may require us to retain certain information.

9. User Rights

Users have the right to access the personal data we hold about them. They may also request updates or corrections to their information. Additionally, users can delete their account along with all associated data. Users have the option to opt out of receiving marketing communications at any time.

Our services are not intended for use by individuals under the age of 18. We do not knowingly collect personal data from minors. If we become aware that we have inadvertently collected data from a user under 18, we will take prompt steps to delete such information.

10. Changes to This Policy

We may update this privacy policy from time to time to reflect changes in our practices or legal requirements. Any significant updates will be communicated appropriately. We encourage users to review this policy periodically to stay informed about how we protect their information.

11. Contact Information

For any questions or concerns regarding this privacy policy or the handling of your personal data, please contact us via email at milansureshbusiness@gmail.com or through our support form available on our website.