

Privacy Policy for Vynance

Last updated: January 2026

Vynance (“we”, “our”, or “us”) operates the Vynance mobile application (the “App”). This Privacy Policy explains how we collect, use, store, and protect your information when you use the App. By using Vynance, you agree to the practices described in this Privacy Policy.

1. Information We Collect

a. Account Information

When you create an account, we collect your email address, encrypted authentication credentials, and a unique user identifier. Passwords are never stored in plain text.

b. Financial and User-Generated Data

The App allows you to enter and manage personal financial information such as budgets, transactions, categories, and notes. This data is stored locally on your device and synced securely to the cloud to support backups and multi-device access. Vynance does not connect to your bank accounts.

c. Usage and Diagnostic Data

We may collect anonymized usage data, crash logs, device information, and app version details to improve performance and reliability. This data does not include personal financial information.

2. How We Use Your Information

Your information is used to provide core functionality, authenticate users, synchronize data, maintain backups, improve app stability, and communicate important service-related updates. We do not sell or share your data for advertising purposes.

3. Data Storage and Synchronization

Data is stored locally on your device and securely in the cloud. Cloud storage is used only for backup, synchronization, and account recovery purposes.

4. Third-Party Services

Vynance uses trusted third-party services for authentication, cloud storage, analytics, and crash reporting. These services operate under their own privacy policies and are used strictly for app functionality and reliability.

5. Data Security

We implement industry-standard security measures including encrypted data transmission and restricted access controls. While we strive to protect your data, no system is completely secure.

6. Data Retention

We retain your data only for as long as necessary to provide the App’s functionality, maintain synchronization, and comply with legal obligations.

7. Account and Data Deletion

You may delete your account at any time. Upon deletion, your cloud-stored data will be permanently removed within a reasonable timeframe. Local data can be removed by uninstalling the App.

8. Children's Privacy

Vynance is not intended for use by individuals under the age of 13. We do not knowingly collect personal data from children.

9. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. Any changes will be reflected in this document with an updated revision date.

10. Contact Information

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