

Glance - Terms and Conditions

Effective Date: 2025-04-21

PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY BEFORE USING THE GLANCE APPLICATION.

1. Introduction

Welcome to Glance (the "App"), a mobile application designed to help you connect your financial accounts via Plaid Inc. ("Plaid") and view summarized spending information. These Terms and Conditions ("Terms") govern your access to and use of the App provided by us (referred to as "We", "Us", or "Our"). By downloading, installing, or using the App, you agree to be bound by these Terms. If you do not agree to these Terms, do not use the App.

The App is operated by a sole proprietorship based in Florida, United States.

2. Eligibility

You must be at least 18 years old and capable of forming a binding contract to use the App. By using the App, you represent and warrant that you meet this eligibility requirement.

3. Service Description

Glance allows you to:

- Connect your bank accounts and other financial accounts using Plaid's secure interface.
- View aggregated transaction data and spending summaries (e.g., daily, weekly, monthly spending) derived from your connected accounts.

The App is provided free of charge. We reserve the right to introduce fees for new features or modify existing fee structures in the future, with prior notice.

Glance does not provide financial, investment, legal, or tax advice. The information presented in the App is for informational purposes only and should not be considered as professional advice. You are solely responsible for your financial decisions.

4. Accounts and Registration

To use certain features of the App, you may need to register for an account using authentication methods provided, potentially including services like Firebase Authentication. You agree to:

- Provide accurate, current, and complete information during the registration process.
- Maintain the security of your account credentials. You are responsible for all activities that occur under your account.
- Notify us immediately of any unauthorized use of your account.

5. Third-Party Services (Plaid and Firebase)

The App utilizes third-party services, notably:

- **Plaid Inc.:** To link your financial accounts, you will interact directly with Plaid. Your use of Plaid's services is subject to Plaid's own Terms of Service and Privacy Policy, which you should review carefully (<https://plaid.com/legal/>). We do not control Plaid's services and are not responsible for their performance, security, or data handling practices.
- **Google Firebase:** The App's backend infrastructure, including authentication and database services, may be hosted on Google Firebase. Your use of the App is implicitly subject to Google's relevant terms and privacy policies.

By using the App, you agree to the terms and conditions of these third-party providers as applicable.

6. Data and Privacy

Your privacy is important to us. Our data handling practices are outlined in our Privacy Policy (<https://usmankhan.dev/pp>).

Key points regarding data include:

- **Financial Data:** When you link accounts via Plaid, we receive access tokens and potentially transaction data as provided by Plaid. Access tokens required to refresh data are stored securely using encryption (e.g., AES-GCM). We do not store your bank login credentials.
- **Usage Data:** We may collect anonymous usage data to improve the App.
- **Security:** We implement reasonable security measures, including encryption, to protect your data. However, no system is completely secure, and we cannot guarantee absolute security.

You grant us the right to access, store, and process your data as necessary to provide and improve the App, subject to our Privacy Policy and these Terms.

7. License Grant

Subject to your compliance with these Terms, we grant you a limited, non-exclusive, non-transferable, non-sublicensable, revocable license to download, install, and use the App on a mobile device that you own or control, solely for your personal, non-commercial use.

8. User Conduct and Restrictions

You agree not to:

- Use the App for any illegal or unauthorized purpose.
- Reverse engineer, decompile, disassemble, or attempt to derive the source code of the App.
- Modify, adapt, translate, or create derivative works based on the App.
- Rent, lease, lend, sell, redistribute, or sublicense the App.
- Interfere with or disrupt the integrity or performance of the App or the data contained therein.
- Attempt to gain unauthorized access to the App or its related systems or networks.

9. Intellectual Property

The App, including its visual interfaces, graphics, design, compilation, information, data, computer code (including source code or object code), products, software, services, and all other elements ("Materials"), are protected by intellectual property and other laws. All Materials contained in the App are the property of Us or our third-party licensors. Except as expressly authorized by Us, you may not make use of the Materials. We reserve all rights to the Materials not granted expressly in these Terms.

10. Disclaimers

THE APP IS PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT.

WE DO NOT WARRANT THAT: (A) THE APP WILL BE ACCURATE, RELIABLE, ERROR-FREE, OR UNINTERRUPTED; (B) DEFECTS WILL BE CORRECTED; (C) THE APP OR THE SERVERS THAT MAKE IT AVAILABLE ARE FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS; OR (D) THE APP WILL OTHERWISE MEET YOUR NEEDS OR EXPECTATIONS.

INFORMATION OBTAINED VIA THE APP, PARTICULARLY FINANCIAL DATA SOURCED THROUGH PLAID, IS DEPENDENT ON THE ACCURACY AND AVAILABILITY OF DATA FROM YOUR FINANCIAL INSTITUTIONS AND PLAID. WE ARE NOT RESPONSIBLE FOR INACCURACIES, DELAYS, OR FAILURES IN DATA TRANSMISSION.

11. Limitation of Liability

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL WE, OUR AFFILIATES, DIRECTORS, EMPLOYEES, AGENTS, OR LICENSORS BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, OR ANY LOSS OF PROFITS OR REVENUES, WHETHER INCURRED DIRECTLY OR INDIRECTLY, OR ANY LOSS OF DATA, USE, GOODWILL, OR OTHER INTANGIBLE LOSSES, RESULTING FROM: (A) YOUR ACCESS TO OR USE OF OR INABILITY TO ACCESS OR USE THE APP; (B) ANY CONDUCT OR CONTENT OF ANY THIRD PARTY ON THE APP, INCLUDING WITHOUT LIMITATION, ANY DEFAMATORY, OFFENSIVE, OR ILLEGAL CONDUCT OF OTHER USERS OR THIRD PARTIES; (C) ANY CONTENT OBTAINED FROM THE APP; OR (D) UNAUTHORIZED ACCESS, USE, OR ALTERATION OF YOUR TRANSMISSIONS OR CONTENT.

IN NO EVENT SHALL OUR AGGREGATE LIABILITY EXCEED THE GREATER OF ONE HUNDRED U.S. DOLLARS (\$100.00) OR THE AMOUNT YOU PAID US, IF ANY, IN THE PAST SIX MONTHS FOR THE SERVICES GIVING RISE TO THE CLAIM.

12. Indemnification

You agree to defend, indemnify, and hold harmless Us and our licensee and licensors, and their employees, contractors, agents, officers, and directors, from and against any and all claims, damages, obligations, losses, liabilities, costs or debt, and expenses (including but not limited to attorney's fees), resulting from or arising out of a) your use and access of the App, or b) a breach of these Terms.

13. Termination

We may terminate or suspend your access to the App immediately, without prior notice or liability, for any reason whatsoever, including without limitation if you breach the Terms. Upon termination, your right to use the App will immediately cease.

You may terminate these Terms by discontinuing use of the App and uninstalling it from your device.

Provisions that by their nature should survive termination shall survive termination, including, without limitation, ownership provisions, warranty disclaimers, indemnity, and limitations of liability.

14. Changes to Terms

We reserve the right, at our sole discretion, to modify or replace these Terms at any time. If a revision is material, we will provide at least 30 days' notice prior to any new terms taking effect, likely via an in-app notification or by posting on a relevant website. What constitutes a material change will be determined at our sole discretion. By continuing to access or use our App after those revisions become effective, you agree to be bound by the revised terms.

15. Governing Law

These Terms shall be governed and construed in accordance with the laws of the State of Florida, United States, without regard to its conflict of law provisions. You agree to submit to the personal jurisdiction of the state and federal courts located in Florida for any actions for which we retain the right to seek injunctive or other equitable relief.

16. Contact Information

If you have any questions about these Terms, please contact us at: usman[dot]k1219[at]gmail[dot]com

17. Miscellaneous

These Terms constitute the entire agreement between you and Us regarding our App and supersede and replace any prior agreements we might have had between us regarding the App. If any provision of these Terms is held to be invalid or unenforceable by a court, the remaining provisions of these Terms will remain in effect. Our failure to enforce any right or provision of these Terms will not be considered a waiver of those rights.

By using the Glance App, you acknowledge that you have read these Terms and Conditions, understand them, and agree to be bound by them.

Legal Disclaimer: This document is a template and is not a substitute for professional legal advice. You should consult with a qualified legal professional to ensure these Terms and Conditions are appropriate for your specific circumstances and comply with all applicable laws and regulations in your jurisdiction and the jurisdictions of your users.