

Glance - Privacy Policy

Effective Date: 2025-04-21

1. Introduction

Welcome to Glance (the "App"). This Privacy Policy explains how We (the sole proprietorship operating Glance, referred to as "We", "Us", or "Our") collect, use, disclose, and safeguard your information when you use our mobile application. Please read this privacy policy carefully. If you do not agree with the terms of this privacy policy, please do not access the application.

We are based in Florida, United States.

2. Information We Collect

We may collect information about you in a variety of ways. The information we may collect via the App includes:

2.1 Account Information

When you register or authenticate, we may collect personal identifiers provided through the authentication service (e.g., Firebase Authentication using Google Sign-In or Apple Sign-In), such as your unique user ID assigned by the service, and potentially your email address or name if provided by the authentication provider and necessary for account management.

2.2 Financial Information via Third Parties (Plaid)

To provide the core functionality of Glance, we use Plaid Inc. ("Plaid") to gather data from your financial institutions.

- **Account Linking:** When you link your financial accounts through the Plaid interface within our App, Plaid collects your login credentials directly. **We do not see, collect, or store your bank account login credentials (username/password).**
- **Data Received from Plaid:** Once you successfully link an account via Plaid, Plaid provides us with:
 - An **Access Token:** A unique key allowing us to securely retrieve financial data for that linked account via Plaid's API. We store this token securely (see Section 5).
 - **Account Information:** Such as account names, account types, masked account numbers, and current balances.
 - **Transaction Information:** Including dates, amounts, merchants, and categories for transactions in your linked accounts.

Your interaction with Plaid is governed by Plaid's Privacy Policy (<https://plaid.com/legal/>).

2.3 Usage and Technical Data

We may automatically collect certain information when you access the App, such as your mobile device's operating system, version, IP address (which may be anonymized), device identifier, application usage patterns, crash reports, and performance data. This information is generally used in an aggregated and anonymous form to help us improve the App and diagnose problems.

2.4 Biometric Confirmation Data (via OS)

If you enable features secured by device biometrics (like Face ID or Touch ID, potentially for accessing stored tokens in the iOS Keychain), the authentication is performed entirely by your device's operating system. **We do not receive, collect, or store your biometric data (e.g., fingerprint or facial scan) itself.** We only receive a confirmation (success or failure) from the operating system whether the authentication was successful.

3. How We Use Your Information

Having accurate information permits us to provide you with a smooth, efficient, and customized experience. Specifically, we may use information collected about you via the App to:

- Create and manage your account.
- Connect to your financial institutions via Plaid using the stored access tokens.
- Retrieve transaction and account data from Plaid.
- Calculate and display spending summaries (e.g., daily, weekly, monthly).
- Monitor and analyze usage and trends to improve your experience with the App.
- Diagnose and fix technology problems.
- Ensure the security and integrity of our App and backend systems.
- Comply with legal obligations.
- Respond to your support requests or inquiries.

4. How We Share Your Information

We do not sell your personal information. We may share information we have collected about you in certain situations:

4.1 With Service Providers

We may share your information with third-party service providers that perform services for us or on our behalf, including:

- **Plaid Inc.:** As described above, we interact heavily with Plaid to provide the service. We share necessary identifiers to initiate the linking process and use the access tokens to retrieve your data via their API.
- **Google (Firebase):** We use Firebase for backend services including authentication (Firebase Authentication) and database hosting (Firestore). Information like your user ID and encrypted access tokens are stored within Firebase services.

- **Hosting Providers:** Our backend server (which processes your data) needs to be hosted. We use hosting providers (e.g., Google Cloud Run, Heroku, AWS - see ‘overview.md’) which may process or store data as part of providing the hosting service.

These service providers are bound by their own privacy policies and contractual obligations regarding the handling of data.

4.2 By Law or to Protect Rights

If we believe the release of information about you is necessary to respond to legal process, to investigate or remedy potential violations of our policies, or to protect the rights, property, and safety of others, we may share your information as permitted or required by any applicable law, rule, or regulation.

4.3 Aggregated or Anonymized Data

We may share aggregated or anonymized information (which does not directly identify you) for various purposes, including analysis, reporting, or improving our services.

5. Security of Your Information

We use administrative, technical, and physical security measures to help protect your personal information. Key measures include:

- **Encryption:** We encrypt sensitive data, such as Plaid access tokens, both in transit (using TLS/SSL) and at rest (using strong encryption algorithms like AES-GCM) within our database (Firebase Firestore).
- **Access Controls:** Access to backend systems and databases is restricted. Firebase Firestore security rules are implemented to limit data access based on user authentication.
- **Secure Storage (Device):** If tokens or sensitive data are stored locally on your device, we aim to use secure storage mechanisms provided by the operating system, such as the iOS Keychain, which can be further protected by device passcode or biometrics.
- **Minimization:** We strive to collect only the data necessary to provide the service.

While we have taken reasonable steps to secure the personal information you provide to us, please be aware that despite our efforts, no security measures are perfect or impenetrable, and no method of data transmission can be guaranteed against any interception or other type of misuse.

6. Data Retention

We will retain your personal information only for as long as is necessary for the purposes set out in this Privacy Policy, including providing the Glance service to you, unless a longer retention period is required or permitted by law (such as tax, accounting, or other legal requirements). When we have no ongoing legitimate business need to process your personal information, we will either delete or anonymize it.

7. Your Privacy Rights

Depending on your jurisdiction, you may have certain rights regarding your personal information. These may include the right to:

- **Access:** Request access to the personal information we hold about you.
- **Correction:** Request correction of inaccurate or incomplete information.
- **Deletion:** Request deletion of your personal information, subject to certain exceptions (e.g., legal obligations).

To exercise these rights, please contact us using the contact information provided below (Section 11). We will respond to your request in accordance with applicable law.

Note that deleting your account or essential data may prevent you from using the App.

8. Third-Party Websites and Services

The App integrates with third-party services (Plaid, Firebase). This Privacy Policy does not apply to these third-party services. We are not responsible for the content or privacy and security practices and policies of any third parties. We encourage you to review their privacy policies:

- Plaid: <https://plaid.com/legal/>
- Google (Firebase): <https://policies.google.com/privacy>

9. Children's Privacy

The App is not intended for use by individuals under the age of 18. We do not knowingly collect personal information from children under 18. If we become aware that we have collected personal information from a child under 18 without verification of parental consent, we will take steps to remove that information.

10. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy within the App or on an associated website and updating the "Effective Date" at the top. You are advised to review this Privacy Policy periodically for any changes.

11. Contact Us

If you have questions or comments about this Privacy Policy, please contact us at:
usman[dot]k1219[at]gmail[dot]com

12. Governing Law

This Privacy Policy is governed by the laws of the State of Florida, United States, consistent with our Terms and Conditions.

Legal Disclaimer: This document is a template provided for informational purposes and is not a substitute for professional legal advice. Laws and regulations regarding privacy are complex

and vary by jurisdiction. You should consult with a qualified legal professional to ensure this Privacy Policy is appropriate for your specific circumstances and complies with all applicable laws (e.g., GDPR, CCPA, state-specific laws) in your jurisdiction and the jurisdictions of your users.