

Terms of Use

Last updated: April 5, 2025

SaveyourSum is a mobile application developed and provided by **Max Halbritter**. It enables users to track and manage their personal finances. By using SaveyourSum, you agree to be bound by these Terms of Use ("Terms") which form a legally binding agreement between you and the Provider.

1. Acceptance

You accept these Terms during the registration or by using the SaveyourSum app. You must be at least 15 years old and have the legal capacity to enter into a contract. If you are under 18, you need the consent of a parent or legal guardian.

2. Term and Termination

You may terminate the Agreement at any time by deleting your account and the application. The Provider may terminate the Agreement by notice or immediately in exceptional circumstances.

3. Amendments

The Provider may update the Terms due to legal, technical, or service-related reasons. You will be notified in advance. Continued use of SaveyourSum indicates acceptance of the new Terms.

4. Use of SaveyourSum

Use SaveyourSum in accordance with the law and these Terms. Do not misuse or attempt unauthorized access to the app or its services.

5. Registration and User Account

To use SaveyourSum, you must register an account. Provide accurate information and keep your login credentials confidential. You are responsible for all activity under your account.

6. Payment Account Synchronization

SaveyourSum may offer optional synchronization of financial data using third-party providers. You must only connect accounts you own and consent to data processing by such services.

7. User Content

You retain rights to your uploaded data. By using the app, you grant SaveyourSum a limited license to use this data to provide services.

8. No Professional Advice

Any insights or suggestions provided are not financial, tax, legal, or professional advice.

9. License and Ownership

You are granted a non-exclusive, non-transferable license to use SaveyourSum for personal, non-commercial use only.

10. Maintenance and Support

SaveyourSum is under active development. The Provider may change, discontinue or limit features at any time.

11. Premium Features and Pricing

The app may offer paid subscriptions. Pricing and terms will be displayed within the app.

12. Payments and Refunds

Subscriptions may auto-renew unless canceled. Payment processing is handled by third parties. Refunds are generally not available.

13. Privacy

Use of the app is subject to our Privacy Policy, which outlines how your data is processed.

14. Warranties and Limitation of Liability

SaveyourSum is provided "as is" and "as available." The Provider is not liable for damages beyond what is legally required.

15. Indemnification

You agree to indemnify the Provider against third-party claims resulting from your use of the app.

16. Third-party Services

SaveyourSum may integrate or rely on third-party services (e.g., for login, data synchronization, or analytics). When using such features, you may also be subject to the respective third-party terms and privacy policies.

You are not permitted to scrape, extract, mine, or otherwise collect data from SaveyourSum by automated or manual means. Any such activity is strictly prohibited and may lead to termination of your account and legal consequences.

17. iOS Platform Terms

These Terms are between you and SaveyourSum, not Apple. Apple is not responsible for maintenance or support.

18. Export Control and Compliance

You confirm that you are not subject to any trade sanctions or on any restricted party lists.

19. Governing Law

Applicable laws will be defined once SaveyourSum is registered as a legal entity. Disputes shall be resolved according to that jurisdiction.

20. Contact Information

For any questions, please contact saveyoursum@gmail.com.