

CleanFin – Terms of Use

Effective Date: February 19, 2026

Please read these Terms of Use ("Terms") carefully before using the CleanFin application ("App"). By downloading, installing, or using the App, You agree to be bound by these Terms.

1. Acceptance of Terms

By accessing or using the App, You confirm that You have read, understood, and agree to these Terms. If You do not agree, do not use the App.

2. Description of Service

CleanFin is a personal finance and device utility application that provides:

- **Finance Management:** Transaction tracking, budgeting, category management, multi-currency support, and financial reports.
- **What-If Investment Simulator:** Hypothetical investment scenarios using publicly available market data.
- **Private Space (Secret Folder):** Encrypted storage for files, contacts, and passwords, protected by biometric authentication.
- **Device Utilities:** Storage analysis, system information, gallery management, contacts organization, and speed testing.

3. Eligibility

You must be at least 13 years of age to use the App. By using the App, You represent that You meet this requirement.

4. User Accounts

The App does not require registration or user accounts. All data is stored locally on Your device. You are solely responsible for maintaining the security of Your device and the data stored within the App.

5. Subscriptions and Payments

5.1 Premium Features

Certain features of the App require an active subscription ("Premium").

5.2 Billing

All payments are processed by Apple through the App Store. By subscribing, You agree to Apple's payment terms and conditions.

5.3 Free Trial

We may offer a free trial period. If You do not cancel before the trial ends, Your subscription will automatically renew and You will be charged.

5.4 Auto-Renewal

Subscriptions automatically renew unless auto-renewal is turned off at least 24 hours before the end of the current period. Your account will be charged for renewal within 24 hours prior to the end of the current period.

5.5 Cancellation

You may cancel Your subscription at any time through Your Apple ID account settings. Cancellation takes effect at the end of the current billing period. No refunds are provided for partial periods.

5.6 Price Changes

We reserve the right to change subscription prices. You will be notified in advance, and the new price will apply from the next billing cycle.

6. What-If Simulator Disclaimer

THE WHAT-IF INVESTMENT SIMULATOR IS PROVIDED FOR INFORMATIONAL AND EDUCATIONAL PURPOSES ONLY.

- The Simulator uses publicly available historical market data and does not constitute financial, investment, tax, or legal advice.
- Past performance does not guarantee future results. Simulated results are hypothetical and may not reflect actual investment outcomes.
- We are not a financial advisor, broker, or dealer. We do not recommend or endorse any specific investment, asset, or financial strategy.
- You should consult a qualified financial professional before making any investment decisions.
- We do not guarantee the accuracy, completeness, or timeliness of market data obtained from third-party APIs (CoinGecko, Yahoo Finance, Frankfurter).

7. Private Space (Secret Folder)

7.1 Encryption

Files stored in the Private Space are encrypted using AES-GCM with a device-specific key. Encryption is tied to Your specific device.

7.2 Data Loss

We do not have access to Your encrypted data. If You uninstall the App, reset Your device, or lose access to Your device, Your encrypted data cannot be recovered. **You are solely responsible for maintaining backups of important data.**

7.3 Security Limitations

While we employ industry-standard encryption, no method of electronic storage is 100% secure. We cannot guarantee absolute security of Your data.

8. Acceptable Use

You agree not to:

- Use the App for any unlawful purpose or in violation of any applicable laws.
- Attempt to reverse-engineer, decompile, or disassemble the App.
- Use the App to store, transmit, or process illegal content.
- Interfere with or disrupt the integrity or performance of the App.
- Circumvent any technological measures designed to protect the App or its content.

9. Intellectual Property

The App and its original content, features, and functionality are owned by CleanFin and are protected by international copyright, trademark, and other intellectual property laws. You are granted a limited, non-exclusive, non-transferable license to use the App for personal, non-commercial purposes.

10. Third-Party Services

The App uses third-party APIs for market data (CoinGecko, Yahoo Finance, Frankfurter) and Apple StoreKit for payment processing. We are not responsible for the availability, accuracy, or content provided by these third-party services. Your use of these services is subject to their respective terms and policies.

11. Disclaimer of Warranties

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, AND NON-INFRINGEMENT.

We do not warrant that:

- The App will be uninterrupted, timely, secure, or error-free.
- The results obtained from the App will be accurate or reliable.
- Market data provided through the App will be complete, accurate, or current.

12. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL CLEANFIN BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, INCLUDING WITHOUT LIMITATION:

- Loss of profits, data, or use.
- Financial losses arising from reliance on the What-If Simulator or market data.
- Loss of encrypted data due to device loss, app removal, or technical issues.

13. Indemnification

You agree to indemnify and hold harmless CleanFin from any claims, damages, losses, or expenses arising out of Your use of the App, violation of these Terms, or infringement of any third-party rights.

14. Termination

We may terminate or suspend Your access to the App immediately, without prior notice, if You breach these Terms. Upon termination, Your right to use the App will cease immediately.

15. Changes to Terms

We reserve the right to modify these Terms at any time. The updated Terms will be made available within the App and on our website. Your continued use of the App after changes constitutes acceptance of the new Terms.

16. Governing Law

These Terms shall be governed by and construed in accordance with applicable laws, without regard to conflict of law provisions.

17. Severability

If any provision of these Terms is found to be unenforceable or invalid, that provision shall be limited or eliminated to the minimum extent necessary, and the remaining provisions shall remain in full force and effect.

18. Contact

If You have any questions about these Terms, please contact us at:

Email: support@cleanfin.info