



Tally - Privacy Policy

Effective Date: March 15, 2025

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INTRODUCTION

Tally ("we," "us," or "our") is a personal spending tracker that helps you monitor and understand your expenditures during sessions you define. This Privacy Policy explains what personal information we collect, how we use and protect it, and the rights and choices available to you.

This Policy applies to:

- The Tally iOS mobile application;
- Any in-app features and integrations; and
- Any communications between you and Tally (e.g., support emails).

Please read this Policy carefully. By using Tally, you acknowledge that you have read and understood its terms. If you do not agree, please discontinue use of the app.

For questions, contact us at: tallyappconnect@gmail.com

SECTION 1 — EXECUTIVE SUMMARY

Here is what you need to know at a glance:

1.1 On-Device First. Your spending sessions, transaction items, and all financial data you enter are stored locally on your device only. We do not upload your financial data to our servers. Tally's servers never receive or store transaction amounts, merchant names, timestamps, categories, or any spending details you record at this time.

1.2 Limited Cloud Data. We store non-financial account and operational metadata in our backend (e.g., your phone number or Apple sign-in identifier, in-app purchase status, agreement timestamps, and device notification tokens). No transaction or spending data is uploaded.

1.3 Your Control. You can delete all local financial data from within the app at any time. For cloud-held account metadata, you may submit a deletion request

and we will act on it within the timeframe described in Section 4 below.

SECTION 2 — DATA WE COLLECT

2.1 Data That Stays On Your Device

The following data is created and stored exclusively on your device. It is never transmitted to Tally's servers.

(a) Spending Sessions and Items. This includes transactions you log manually, cash amounts you add, spending goals you set, transaction details, and any notes or categories you assign.

(b) Spending History and Summaries. Aggregated totals, category breakdowns, and historical session data generated from your entries, used to display trends and summaries within the app and in home and lock screen widgets.

2.2 Data We May Store in Our Backend

The following limited, non-financial data may be stored in our cloud infrastructure to operate and improve the service:

(a) Account and Authentication Data. Your name (if provided), phone number or Apple sign-in identifier, and city or approximate location (never precise GPS coordinates).

(b) Device Data. Device tokens used to deliver push notifications and in-app alerts.

(c) Consent and Compliance Records. Timestamps recording your acceptance of these Terms of Service and this Privacy Policy, and records of support communications.

(d) Crash Logs and Diagnostics. Basic crash logs and operational diagnostics used to improve app stability. These logs do not contain any financial or spending data.

(e) Payments and Subscriptions. Entitlement status and related metadata received from Apple's App Store to administer your purchases, in-app purchases, and subscription trials. We do not receive or store bank account or credit card numbers in connection with purchases.

(f) Analytics Data. Aggregated or de-identified information about how features are used, which may be processed by third-party analytics providers as described in Section 6.

SECTION 3 — HOW WE USE YOUR DATA

We use the data described above for the following purposes only:

- 3.1 Core Functionality. To operate the spending tracker, display running totals, spending charts, category breakdowns, and historical summaries within the app and in home and lock screen widgets.
- 3.2 Notifications. To send you session-related alerts and, where you have opted in, service or product communications, using device tokens stored for this purpose.
- 3.3 Security and Integrity. To debug crashes, monitor for abuse, and improve the reliability and performance of the app.
- 3.4 Account Administration. To manage your account, verify your identity, and administer your subscription or in-app purchase entitlements.
- 3.5 Analytics and Product Improvement. To understand how users engage with app features in aggregate, and to inform future product decisions using aggregated or de-identified data where feasible.
- 3.6 Legal Compliance. To comply with applicable laws, regulations, and legal processes, and to enforce our Terms of Service.

We do not sell your personal information. We do not move money, initiate payments, or make any financial decisions on your behalf.

SECTION 4 — DATA RETENTION

- 4.1 On-Device Data. Your spending sessions, transaction items, and all locally stored data persist until you delete them using the in-app data deletion controls. Uninstalling the app may also remove this data depending on your device settings.
 - 4.2 Cloud-Held Non-Financial Data. We retain account metadata, consent records, subscription status, and operational data for as long as your account is active and for a reasonable period thereafter to comply with our legal obligations.
 - 4.3 Deletion Requests. Upon an authenticated deletion request submitted by you, we may delete your cloud-held non-financial account data within ninety (90) days. We may retain certain records for a limited period where required by law or for the resolution of pending disputes.
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SECTION 5 — YOUR RIGHTS AND CHOICES

Depending on your jurisdiction, you may have some or all of the following rights:

5.1 Access. You may request confirmation of whether we hold personal data about you and, if so, a copy of that data.

5.2 Correction. You may request that we correct inaccurate personal data we hold about you.

5.3 Deletion. You may request deletion of your personal data. For on-device data, use the in-app controls. For cloud-held account data, submit a deletion request to us at tallyappconnect@gmail.com. We may verify your identity before acting on your request.

5.4 Restriction and Objection. In certain circumstances, you may request that we restrict our processing of your personal data or object to certain uses.

5.5 Portability. Where technically feasible, you may request a copy of your personal data in a structured, machine-readable format.

5.6 Notification Opt-Out. You may opt out of non-essential marketing communications at any time.

5.7 California Residents (CCPA/CPRA). California residents have specific rights under the California Consumer Privacy Act, as amended by the California Privacy Rights Act, including the right to know, delete, correct, and opt out of the sale or sharing of personal information. We do not sell or share personal information as defined under California law. To exercise your rights, contact us at tallyappconnect@gmail.com. We will not discriminate against you for exercising your privacy rights.

5.8 EEA, UK, and Swiss Residents (GDPR). If you are located in the European Economic Area, the United Kingdom, or Switzerland, you have rights under the General Data Protection Regulation or equivalent applicable law, including rights of access, rectification, erasure, restriction, objection, and portability. Our legal basis for processing non-financial account and operational data is the performance of a contract with you (Article 6(1)(b) GDPR) and our legitimate interests in operating a safe and functional service (Article 6(1)(f) GDPR). You may lodge a complaint with your local supervisory authority at any time.

SECTION 6 — SERVICE PROVIDERS AND THIRD PARTIES

We engage certain third-party service providers to assist us in operating Tally. These providers process only the limited non-financial data necessary for their specific functions and are contractually prohibited from using your data for any purpose other than providing services to us.

Current categories of service providers include:

- Cloud hosting and infrastructure providers
 - Crash reporting and diagnostics services
 - Analytics services (aggregated usage data only)
 - Customer support platforms
- Firebase SDK
- Marketing
 - Meta (Facebook SDK) for analytics and advertising measurement

None of these providers receive your on-device spending or financial data from us. We do not share your personal information with third parties for their own independent marketing purposes.

SECTION 7 — INTERNATIONAL DATA TRANSFERS

Our backend infrastructure may be hosted in the United States. If you access Tally from outside the United States, your non-financial account and operational data may be transferred to and processed in the United States, where data protection laws may differ from those in your country of residence.

For transfers from the EEA, UK, or Switzerland to the United States, we rely on appropriate safeguards as required by applicable law, including Standard Contractual Clauses where applicable. By using Tally from outside the United States, you acknowledge this transfer.

SECTION 8 — SECURITY

We implement reasonable and appropriate administrative, organizational, and technical safeguards designed to protect your information against unauthorized access, disclosure, alteration, or destruction. These measures include, where applicable, encryption of data in transit and at rest, access controls, and regular security review.

However, no security system is impenetrable. We cannot guarantee the absolute security of your information, and we are not responsible for the security of your device. You are responsible for maintaining the security of your device using your device's built-in protections (e.g., passcode, Face ID, Touch ID).

In the event of a data breach affecting your personal information, we will notify you and relevant authorities as required by applicable law.

SECTION 9 — CHILDREN'S PRIVACY

Tally is not intended for use by individuals under the age of eighteen (18), or the minimum age required by the laws of your jurisdiction, whichever is greater. We do not knowingly collect personal information from minors. If we become aware that we have inadvertently collected personal information from a minor, we will promptly delete it.

If you believe a minor has provided personal information to Tally, please contact us immediately at tallyappconnect@gmail.com.

SECTION 10 — CHANGES TO THIS POLICY

We may update this Privacy Policy from time to time to reflect changes in our practices, technology, legal requirements, or other factors. When we do:

- We will update the "Last Updated" date at the top of this Policy. If the changes are material, we will provide prominent in-app notice. Your continued use of Tally after the effective date of any update constitutes your acceptance of the revised Policy.

We encourage you to review this Policy periodically.

SECTION 11 — CONTACT US

If you have questions, concerns, or requests regarding this Privacy Policy or our data practices, please contact us at:

Tally

Email: tallyappconnect@gmail.com

Please include in your message: your region or country of residence, and the phone number or identifier associated with your Tally account, so we may locate your records and respond efficiently.

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