Budg!t & Budg!t Pro

Privacy Policy

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This Privacy Policy describes how Hansgemachter ("we," "us," or "our") handles information in connection with Budg!t and Budg!t Pro (collectively, the "App"), available on the Microsoft Store. We are committed to protecting your privacy. Please read this policy carefully.

1. Information We Collect

Personal Financial Data

The App stores budgeting data you enter — including account balances, income entries, expenses, and transaction records — locally on your device in a file located at `Documents\Budgit\budgit-save.json`. This data never leaves your device and is never transmitted to Hansgemachter or any third party.

Bank Account Data (Budg!t Pro only)

Budg!t Pro uses Plaid Inc. ("Plaid") to facilitate read-only connections to your financial institutions. When you connect a bank account, Plaid exchanges authentication tokens on your behalf. Access tokens are stored locally on your device at `Documents\Budgit\plaid-tokens.json`. Hansgemachter does not store, transmit, or have access to your bank credentials or access tokens. Plaid's privacy policy is available at https://plaid.com/legal/privacy-policy.

Usage Data

We do not collect analytics, telemetry, crash reports, or any usage data from your installation of the App.

2. How We Use Information

All data processed by the App is used solely to provide budgeting functionality within the App on your device. We do not use your data for advertising, profiling, or any purpose beyond operating the App locally on your machine.

3. Data Sharing and Disclosure

Plaid

Budg!t Pro communicates with Plaid to retrieve read-only account balance information. This communication occurs directly between your device and Plaid. We do not receive, store, or transmit your financial data through our own servers.

Microsoft Store

If you purchase Budg!t Pro via the in-app upgrade, the transaction is processed by Microsoft. Microsoft's privacy policy governs any data collected during that transaction.

No Other Sharing

We do not sell, rent, or share your personal information with any other third parties.

4. Data Storage and Security

All App data is stored locally on your Windows device. We do not operate any servers that store your personal or financial information. You are responsible for the security of your device. We recommend using Windows built-in security features such as BitLocker to protect your device and the data stored on it.

5. Children's Privacy

The App is not directed to children under the age of 13. We do not knowingly collect personal information from children under 13. If you believe a child under 13 has provided personal information through the App, please contact us so we can address the situation.

6. Your Rights

Because all data is stored locally on your device, you have full control over it at all times. You may delete your data at any time by removing the files in your `Documents\Budgit\` folder. Disconnecting a bank account within the App will revoke Plaid access and delete the associated token from your device.

7. Changes to This Policy

We may update this Privacy Policy from time to time. When we do, we will update the effective date at the top of this page. Continued use of the App after any changes constitutes your acceptance of the updated policy. The current version of this policy is always available at https://hansgemachter.github.io

8. Contact Us

If you have any questions or concerns about this Privacy Policy, please contact us through the Hansgemachter Etsy shop at https://www.etsy.com/shop/Hansgemachter or via the Microsoft Store support page for the App.