Privacy Policy — FinanceXE

Last updated: September 26, 2026

This policy explains what data FinanceXE collects, why, and what your rights are, in line with Brazil's General Data Protection Law (LGPD, Law 13,709/2018).

Who is responsible

The data controller is Pablo Rodrigo Alves da Silva, contact: pabloalves.ti@gmail.com.

Data we collect

- Account: name, e-mail and password (the password is stored encrypted by the authentication provider; we cannot see it).
- Financial data you enter: expenses, incomes, categories, cost centers, banks and cards (name, closing and due days, limit, last digits if you provide them), budgets, recurring entries, transfers and savings goals.
- Receipt scanning: when you use "Scan receipt", the text recognized on the receipt is saved with the expense.
- Family: if you join a family, your name and — if you turn sharing on — your entries become visible to the other members.
- Device preferences (language, hide values): stay on your device only.

We do not collect precise location, contacts or browsing data. On the free plan, Google's ad service collects the data described in "Ads (free plan)".

Receipt photos

Receipt recognition runs on your device (Vision on iPhone, ML Kit on Android). The photo is never sent to any server and is deleted right after it is read. Only the recognized text is kept.

Artificial intelligence on iPhone

On iPhones with Apple Intelligence (iOS 26 or later) and on the Premium plan, FinanceXE uses Apple's AI model that runs **on the device itself** to suggest categories, fill in an entry from a sentence, read a receipt's text and write the month summary. The analyzed text (description, sentence, receipt text or the month's totals) is processed on the iPhone and is not sent to us, to Apple or to third parties. These features do not exist on Android. You always review the result before saving.

How we use data

- To show your finances and sync them across your devices and with your family.
- To send account e-mails (sign-up confirmation and password recovery).

We do not sell or rent your data, and your financial data is never used for advertising. The free plan shows ads (see below); Premium has no ads.

Who we share data with

- Supabase (Supabase Inc.): database hosting and authentication.
- A transactional e-mail provider (Resend), only to send your account e-mails.
- Members of your family in the app, as described above.
- Google (AdMob), on the free plan only, to show ads — see "Ads (free plan)".

These services may store data outside Brazil, with the safeguards required by the LGPD.

Ads (free plan)

On the free plan, the app shows banner ads provided by Google AdMob. To show and measure ads and prevent fraud, Google's SDK may collect: device and app information (model, OS, language), IP address (used for approximate location), ad interactions, diagnostics and the device's advertising identifier — on iPhone only if you tap "Allow" on the tracking prompt; on Android, the advertising ID, which you can reset or turn off in the device settings.

- Your financial data (entries, amounts, categories, accounts) is **never** sent to Google or used to choose ads.
- Where the law requires it (e.g. the European Union and the UK), we ask for your consent first; you can change your choice in Settings → Ad privacy. On iPhone, also in Settings → Privacy & Security → Tracking.
- Premium subscribers see no ads and the ad SDK is not started.

- How Google uses this data: https://policies.google.com/technologies/partner-sites

Storage and security

Data travels encrypted (HTTPS) and is stored in a database with per-user access rules: each person sees only their own data and what their family shares. A copy is kept on your device so the app works offline. On the free plan (after the 7 days of free Premium) sync is turned off: new entries stay only on your device until you subscribe.

How long we keep data

As long as your account exists. When you delete your account, your data is removed from our servers immediately; the provider's backups are purged in their normal retention cycle.

Your rights

Under the LGPD you may confirm processing, access, correct, export (Reports → Excel) and delete your data, and withdraw consent.

- Delete your account: Settings → Delete account. Everything is erased and, if you own a family, it is dissolved (each member keeps their own data).
- Other requests: pabloalves.ti@gmail.com.

Children

FinanceXE is not intended for anyone under 18.

Changes

If this policy changes, we will let you know in the app. The date at the top shows the version in force.