

Privacy Policy

Scrooge - Finance Tracker

Owner and rights holder: Artem Innokentev

Effective date: June 4, 2026

1. Scope and Summary

This Privacy Policy explains how Scrooge - Finance Tracker collects, uses, stores, shares, and protects information when you install, access, or use the mobile application, related subscription features, public legal pages, support channels, and any related services.

In this Policy, "Scrooge", "we", "us", and "our" refer to Artem Innokentev as the owner, operator, and rights holder of Scrooge - Finance Tracker, unless the context clearly says otherwise.

Scrooge is a personal finance tracking application. It helps users record expenses, configure categories and currencies, and use optional subscription functionality. Scrooge is not a bank, payment account, tax advisor, accounting firm, investment service, or financial advisor.

2. Product and Service Flexibility

To the maximum extent permitted by applicable law, we may modify, replace, remove, suspend, expand, reduce, or otherwise change the App, its features, subscription limits, technical architecture, data fields, provider list, integrations, infrastructure, hosting, analytics, diagnostics, purchase infrastructure, and operational processes at any time, in our sole discretion, without prior notice to users and without obtaining user consent.

The number, identity, availability, quality, performance, location, and scope of third-party services used by Scrooge may change in the future without agreement, approval, or coordination with users. Some features may become unavailable, paid, free, limited, redesigned, replaced, or discontinued.

Subscription prices, subscription conditions, plan names, plan availability, and the number and type of subscription tiers may change over time. Scrooge may add, remove, rename, replace, split, combine, or discontinue Scrooge Plus or any other paid or free subscription type, package, add-on, trial, promotional offer, or entitlement, subject to mandatory app store and consumer protection rules.

3. Information We May Collect or Process

Depending on your platform, account state, app version, subscription state, settings, and feature usage, Scrooge may collect or process the categories of information below.

3.1 Account and Authentication Data

Scrooge currently uses email one-time password authentication through Appwrite. This may include your email address, email one-time password flow data, authentication sessions, generated Appwrite user ID, account metadata, selected app language, and locale data used for localized authentication messages.

Scrooge currently uses email-based authentication only.

3.2 Expense and App Content Data

When you use tracking features, Scrooge may store records that you enter or generate in the App. This may include:

- expense owner ID linked to your Appwrite account;
- expense amount;
- expense currency, such as RUB, USD, EUR, AED, BRL, MXN, or KZT, depending on current app configuration;
- expense category, such as auto, grocery, cafe, entertainment, household, health, clothing, communication, bills, gifts, empty, or other categories supported in the App;
- date and time selected for the expense;
- schema version and technical system fields such as record ID, creation date, and update date.

Expense records are intended to be scoped to the user account that owns them. Technical permission models may be adjusted as the App evolves.

3.3 Settings and Preference Data

Scrooge may store account preferences and settings, including selected categories, active currency, enabled currencies, app language, whether categories are visible, whether icons are visible, and settings schema version.

3.4 Subscription and Purchase Status Data

Scrooge Plus subscription management is handled through RevenueCat and the relevant platform store. Scrooge may process or receive subscription-related information including Appwrite user ID as a RevenueCat app user ID, email attribute when available, Appwrite user ID as a custom attribute, preferred payroll or customer center locale, product IDs, offering identifiers, entitlement state, CustomerInfo, purchase status, restore-purchase requests, and subscription management requests.

Scrooge does not receive or store your full payment card details. Payment card processing and store account billing are handled by Apple App Store, Google Play, or their payment infrastructure, depending on your platform.

3.5 Product Analytics Data

Scrooge uses TelemetryDeck for privacy-first product analytics. The current integration sends lightweight product events, such as successful expense creation, to understand feature usage and product health. Current event fields may include category, currency, app language, and subscription status.

For analytics identity, Scrooge may pass the Appwrite user ID to the TelemetryDeck SDK as clientUser. TelemetryDeck documentation describes this flow as salting and hashing the identifier on the user device, then applying an additional salt and hash on TelemetryDeck servers. The purpose is to count usage consistently without storing the raw Appwrite user ID in analytics storage.

Scrooge does not intentionally send raw expense amounts, email addresses, one-time password codes or secrets, payment card data, or free-form sensitive expense details to TelemetryDeck. On iOS, Apple App Privacy Report may show network traffic to nom.telemetrydeck.com, which is the expected TelemetryDeck analytics ingest domain and not an advertising network.

3.6 Crash, Error, and Diagnostic Data

Scrooge uses Sentry in production for crash and error monitoring. Sentry may process error messages, stack traces, app version, build number, platform, operating system, device model, release or environment, runtime diagnostics, and Appwrite user ID as a pseudonymous user identifier.

Scrooge disables default PII sending for Sentry and does not intentionally attach one-time password codes, payment data, or sensitive expense details to error reports. Error reports may still include technical context necessary to diagnose and fix production failures.

3.7 Device, App, Diagnostics, and Store Data

Depending on your platform and app version, Scrooge and its providers may process technical information such as app version, build, platform, operating system, device model, locale, diagnostics, transaction metadata, store receipts, entitlement state, and crash or error data needed to operate, debug, secure, distribute, and improve the App.

3.8 Public Legal Page Access Logs

When you open public Privacy Policy or Terms of Use pages hosted for Scrooge, the hosting provider may process ordinary web access data such as IP address, user agent, request path, and timestamp. The contents of those legal pages are public.

4. How We Use Information

We may use the information described above to:

- create, authenticate, restore, and secure your account;
- send and confirm email one-time password codes;
- store, sync, display, create, update, and delete expense records and settings;
- operate Free and Plus access, subscription entitlement checks, purchase flows, restore purchases, paywalls, and customer center features;
- measure product usage and app health through TelemetryDeck product analytics;
- detect, reproduce, diagnose, and fix crashes and production errors through Sentry;
- maintain, debug, protect, test, update, and improve the App;
- detect abuse, fraud, technical errors, security problems, and misuse;
- provide support and respond to user requests;
- host and display legal documents;
- comply with legal, tax, accounting, platform, store, security, or operational requirements.

5. Third-Party Services and Providers

Scrooge may rely on third-party services and platform providers. The list below describes current or reasonably expected provider categories. We may add, remove, replace, or change providers at any time, subject to mandatory law.

Provider / category	Current purpose	Important data boundary
Appwrite Cloud	Authentication, user identity, account preferences, and owner-scoped expense storage.	Stores account/authentication data, settings, and expense records.
RevenueCat	Subscription infrastructure, paywalls, CustomerInfo, entitlement checks, restore purchases, and Customer Center.	Manages subscription state and receives identifiers needed for purchase infrastructure, but not full payment card numbers.
Apple App Store / StoreKit / TestFlight	iOS distribution, TestFlight, App Store purchase flow, subscription processing, and app review.	Apple handles store account billing and may process tester, device, transaction, receipt, and diagnostic data.
Google Play / Google Play Billing	Android distribution target and current or future purchase flow.	Google handles store account billing and may process transaction, receipt, subscription, and diagnostic data.
TelemetryDeck	Privacy-first product analytics for lightweight feature usage events.	Receives minimal product event data; raw expense amounts, email addresses, OTP codes, and payment card data should not be sent.
Sentry	Crash and error monitoring, stack traces, release diagnostics, and source-map symbolication.	Receives technical crash/error data and pseudonymous user ID; default PII sending is disabled.
GitLab Pages / hosting	Public hosting of legal documents.	May process ordinary web access logs when users open legal links.
Expo / EAS / GitLab development services	Framework, cloud builds, submissions, source control, CI, and deployment operations.	Primarily developer and release infrastructure, not the source of truth for expense records.

6. Sharing and Disclosure

We may share or disclose information as needed to operate, maintain, secure, improve, monetize, distribute, test, debug, or support Scrooge. This may include sharing with cloud infrastructure providers, authentication providers, subscription providers, app stores, analytics providers, crash/error monitoring providers, build and release services, legal hosting providers, support tools, professional advisors, or authorities where required by law.

We do not sell raw expense histories as a standalone product. We may process aggregated, de-identified, pseudonymous, statistical, technical, or operational information for product development, quality, security, analytics, financial, or business purposes.

Scrooge does not use TelemetryDeck as an advertising network and does not intentionally use product analytics to track users across third-party apps or websites for advertising purposes.

7. Payments and Subscriptions

Paid subscription purchases are processed by the relevant platform store or payment infrastructure. On iOS, purchases are processed through Apple App Store and StoreKit. On Android, purchases may be processed through Google Play Billing. RevenueCat helps Scrooge map store purchases to app entitlements.

Scrooge receives subscription state and related metadata needed to enable or disable paid features. Scrooge does not receive complete payment card numbers or store account payment credentials.

Subscription prices, periods, trials, discounts, included features, plan names, and billing conditions may change over time. Any current purchase price, renewal term, or billing condition is presented by the applicable store or payment provider at the time of purchase, renewal, trial start, cancellation, or subscription management action.

8. Data Retention and Deletion

We may retain account, expense, settings, subscription, diagnostic, analytics, log, and operational information for as long as reasonably needed to provide Scrooge, maintain records, operate subscriptions, comply with legal or platform requirements, resolve disputes, prevent abuse, debug errors, improve quality, and enforce our terms.

You may be able to delete individual expense records in the App where the feature is available. You may request account or data deletion through the support contact shown in the App or in this Policy. Some records may remain for a limited time in backups, logs, billing systems, app store systems, analytics aggregates, diagnostic tools, or legal/accounting records where permitted or required.

9. Security

We use reasonable technical and organizational measures designed to protect information processed through Scrooge. No application, network, database, cloud provider, app store, analytics platform, diagnostic tool, or transmission method can be guaranteed to be perfectly secure.

You are responsible for maintaining control of your device, email account, app store account, authentication codes, and any other access channels connected to Scrooge.

10. International Processing

Scrooge and its providers may process, store, or transfer information in countries other than your country of residence. Data protection rules in those countries may differ from the rules that apply where you live.

11. Children

Scrooge is not directed to children under 13 or to users under the minimum age required by applicable local law to use digital services without parental consent. If you believe a child provided information to Scrooge in violation of this Policy, contact us at help@raize.one.

12. Your Choices

Depending on your platform and app version, you may be able to manage account information, language, currency, category settings, expense records, and subscription state through the App, the platform store, or customer center features. You may also contact support for privacy or deletion requests.

Some analytics and diagnostics processing is necessary to operate, secure, debug, and improve the App. Where mandatory law requires a specific choice or consent mechanism, we will provide it as required.

13. Accuracy of User-Entered Data

You are responsible for the accuracy, legality, and appropriateness of expense records, categories, currency selections, dates, and other information you enter into Scrooge. Scrooge may display calculations, summaries, or limits based on user-entered data and technical configuration.

14. Changes to This Privacy Policy

We may update, rewrite, replace, or otherwise change this Privacy Policy at any time, in our sole discretion, without prior notice to users and without obtaining user consent, to the maximum extent permitted by applicable law. Updated versions may be posted in the App, on a legal page, in an app store listing, or through another reasonable method.

Your continued access to or use of Scrooge after a Policy update means that you accept or acknowledge the updated Policy, to the maximum extent permitted by applicable law. Where a mandatory law requires a specific notice, consent, or effective date, we will follow that mandatory requirement.

15. Contact

Owner and rights holder: Artem Innokentev. For privacy requests, account deletion requests, support, or questions about this Policy, contact us at help@raize.one.