

# Terms of Service

## Alfredo Aguirre Valdez Finance Tracker Terms of Service

*Effective Date: February 22, 2025*

Welcome to the Alfredo Aguirre Valdez Finance Tracker ("the App"), a personal finance tool designed to help you monitor your spending habits by connecting to your bank accounts. By using the App, you agree to these Terms of Service ("Terms"). If you do not agree, please do not use the App.

### 1. Acceptance of Terms

- These Terms govern your use of the App, provided by Alfredo Aguirre Valdez ("we," "us," or "our"). By accessing or using the App, you agree to be bound by these Terms and our Privacy Policy.

### 2. Use of the App

- **Purpose:** The App allows you to connect your bank accounts via Plaid to retrieve transaction data, analyze spending categories, and generate financial statistics.
- **Eligibility:** You must be at least 18 years old and have the legal capacity to enter into these Terms.
- **Personal Use:** The App is intended for your personal, non-commercial use unless otherwise agreed in writing.

- **Account Linking:** You authorize us to connect to your bank accounts via Plaid using your provided credentials. You are responsible for maintaining the security of your bank login information.

### 3. User Responsibilities

- **Accurate Information:** You agree to provide accurate bank credentials and information to enable the App's functionality.
- **Compliance:** You will use the App in compliance with all applicable laws and regulations.
- **Prohibited Actions:** You may not reverse-engineer, modify, distribute, or misuse the App, or use it to harm others or violate third-party rights.

### 4. Third-Party Services

- The App uses Plaid, a third-party service, to connect to your bank accounts and retrieve transaction data. Your use of Plaid is subject to [Plaid's Terms of Use](#) and [Privacy Policy](#). We are not responsible for Plaid's services or any issues arising from their operation.

### 5. Data Storage and Ownership

- **Local Storage:** Transaction data retrieved by the App is stored in a local MySQL database on your device. You retain ownership of your financial data.
- **No Cloud Storage:** The App does not transmit your data to external servers controlled by Alfredo Aguirre Valdez unless you explicitly configure it otherwise.

## **6. Intellectual Property**

- The App, including its code, design, and functionality, is owned by Alfredo Aguirre Valdez and protected by copyright and other intellectual property laws. You may not copy, modify, or distribute the App without permission.

## **7. Disclaimer of Warranties**

- The App is provided "as is" without warranties of any kind, express or implied, including accuracy, reliability, or fitness for a particular purpose. We do not guarantee uninterrupted or error-free operation.

## **8. Limitation of Liability**

- To the fullest extent permitted by law, Alfredo Aguirre Valdez shall not be liable for any indirect, incidental, or consequential damages arising from your use of the App, including loss of data or financial losses.

## **9. Termination**

- We may terminate or suspend your access to the App at any time, with or without notice, for any reason. You may stop using the App at any time by uninstalling it.

## **10. Changes to Terms**

- We may update these Terms at our discretion. Continued use of the App after changes constitutes acceptance of the new Terms.

## **11. Governing Law**

- These Terms are governed by the laws of [insert your jurisdiction, e.g., "California, United States"], without regard to conflict of law principles.

## 12. Contact Us

- For questions or concerns, contact Alfredo Aguirre Valdez at email: [aaguirre@rinoss.com](mailto:aaguirre@rinoss.com)