Terms of Use

Last Updated: February 11, 2026

Welcome to **±BudgetAI**. Please read these Terms of Use ("Terms", "Terms of Service") carefully before using the mobile application operated by us ("Service", "we", "us", or "our").

By accessing or using the Service, you agree to be bound by these Terms. If you disagree with any part of the terms, you may not access the Service.

1. Description of Service

±BudgetAI is a personal finance and cashflow management application. The Service is offered in two tiers:

A. Free Version

Users accessing the Service without a paid subscription are granted access to limited features, including but not limited to:

- Creation and management of **one (1) Wallet**.
- Creation and management of **one (1) Budget**.

B. Premium Subscription

Users who purchase a paid subscription grant access to enhanced features, including:

- **Shared Wallets:** The ability to invite other users to manage a wallet.
- **Unlimited Wallets:** Create as many wallets as needed.
- **Unlimited Budgets:** Set budgets for various categories without restriction.
- **Custom Categories:** Create personalized categories for expenses and incomes.

We reserve the right to modify, add, or remove features from either tier at our sole discretion at any time.

2. Accounts and Registration

To use the Service, you may be required to register an account using Email, Google, Apple, or Meta (Facebook) login methods.

- You are responsible for maintaining the confidentiality of your account and password.
- You agree to accept responsibility for all activities that occur under your account.

- You must notify us immediately of any breach of security or unauthorized use of your account.

3. Subscriptions and Payments

We offer **Monthly** and **Yearly** subscription plans.

A. Billing and Payment

- **Payment Processing:** All purchases are processed through the **Apple App Store** or **Google Play Store**. We do not process payments directly or store your credit card information.
- **Authorization:** Payment will be charged to your Apple ID or Google Play account at the confirmation of purchase.

B. Auto-Renewal

- **Renewal:** Your subscription will automatically renew for the same period (Monthly or Yearly) unless auto-renew is turned off at least 24 hours before the end of the current period.
- **Charges:** Your account will be charged for renewal within 24 hours prior to the end of the current period.

C. Cancellation

You may cancel your subscription renewal at any time through your App Store or Google Play Store account settings.

- **Effect of Cancellation:** If you cancel, you will continue to have access to Premium features until the end of your current billing period.
- **Uninstalling:** Please note that **uninstalling the app does not cancel your subscription.** You must cancel specifically through the store settings.

D. Refunds

Subscriptions purchased via the Apple App Store or Google Play Store are subject to the respective store's refund policies.

- **Apple (iOS):** Refunds are handled exclusively by Apple. To request a refund, you must contact Apple Support directly (typically via https://www.google.com/search?q=reportaproblem.apple.com).
- **Google (Android):** Refunds are generally handled by Google. You may request a refund through your Google Play account order history.

4. User Content

You retain ownership of the data you enter into the App (e.g., expense amounts, categories). However, by using the Service, you grant us a license to host, store, and display this data within the App solely for the purpose of providing the Service to you.

You agree not to use the App to:

- Violate any national or international laws.
- Input data that is illegal, offensive, or harmful.

5. Financial Disclaimer

For Informational Purposes Only. The ±BudgetAI App is designed to assist you in tracking your finances. **We are not financial advisors.**

- The information provided by the App does not constitute financial, investment, legal, or tax advice.
- We make no guarantees regarding the accuracy of calculations or financial projections.
- You are solely responsible for your own financial decisions. We are not liable for any financial losses or damages arising from your use of the App.

6. AI Insights and Features

±BudgetAI provides an "AI Insights" feature powered by third-party artificial intelligence technology provided by **OpenAI**. By using this feature, you agree to the following:

A. Third-Party Integration

When you request AI insights, certain data from your wallets or budgets may be transmitted to OpenAI to generate a response. Your data is handled in accordance with our Privacy Policy and OpenAI's API data usage policies. We do not use your personal financial data to train OpenAI’s public models.

B. AI Usage Limits (Tokens)

Access to the AI Insights feature is governed by a "Token" system:

- **Monthly Quota:** Both Free and Premium users are provided with **50 AI Tokens per month**.
- **Reset Policy:** Tokens reset at the beginning of each billing cycle (or every 30 days for Free users). Unused tokens do not roll over to the next month.

- **Modification:** We reserve the right to modify the token allocation or the definition of what constitutes a "token" at our sole discretion.

C. No Financial Advice Disclaimer

The AI Insights are for informational and educational purposes only. * **Not a Professional:** The AI is not a financial advisor, accountant, or tax professional.

- **No Accuracy Guarantee:** AI models can "hallucinate" or provide inaccurate, incomplete, or outdated information.
- **User Responsibility:** You must independently verify any insights provided by the AI. ±BudgetAI is not responsible for any financial decisions, losses, or damages resulting from your reliance on AI-generated content.

D. Prohibited Use of AI

You agree not to use the AI Insights feature to:

- Attempt to reverse-engineer the AI or bypass usage limits.
- Generate content that is illegal, harmful, or violates OpenAI’s Usage Policies.

7. Intellectual Property

The Service and its original content (excluding User Content provided by you), features, and functionality (including the code, design, and "±BudgetAI" brand) are and will remain the exclusive property of **±BudgetAI** and its licensors.

8. Termination

We may terminate or suspend your account immediately, without prior notice or liability, for any reason whatsoever, including without limitation if you breach the Terms.

User-Initiated Termination: You may stop using the Service at any time. You may also delete your account and all associated data permanently via the settings menu in the App.

9. Limitation of Liability

In no event shall **±BudgetAI**, nor its directors, employees, partners, agents, suppliers, or affiliates, be liable for any indirect, incidental, special, consequential, or punitive damages, including without limitation, loss of profits, data, use, goodwill, or other intangible losses, resulting from your access to or use of or inability to access or use the Service.

9. Changes to Terms

We reserve the right, at our sole discretion, to modify or replace these Terms at any time. If a revision is material, we will try to provide at least 30 days' notice prior to any new terms taking effect.

10. Apple App Store Provisions

This paragraph applies to any version of the ±BudgetAI application that you acquire from the Apple App Store. The Terms are entered into between you and ±BudgetAI, not Apple Inc. ("Apple"). Apple is not responsible for the App or the content thereof.

A. Scope of License: The license granted to you for the App is limited to a non-transferable license to use the App on any Apple-branded Products that you own or control and as permitted by the Usage Rules set forth in the Apple Media Services Terms and Conditions.

B. Maintenance and Support: ±BudgetAI is solely responsible for providing any maintenance and support services with respect to the App as specified in these Terms, or as required under applicable law. Apple has no obligation whatsoever to furnish any maintenance and support services with respect to the App.

C. Warranty: ±BudgetAI is solely responsible for any product warranties, whether express or implied by law, to the extent not effectively disclaimed. In the event of any failure of the App to conform to any applicable warranty, you may notify Apple, and Apple will refund the purchase price for the App to you; and to the maximum extent permitted by applicable law, Apple will have no other warranty obligation whatsoever with respect to the App.

D. Product Claims: You and ±BudgetAI acknowledge that ±BudgetAI, not Apple, is responsible for addressing any claims of you or any third party relating to the App or your possession and/or use of that App, including, but not limited to: (i) product liability claims; (ii) any claim that the App fails to conform to any applicable legal or regulatory requirement; and (iii) claims arising under consumer protection, privacy, or similar legislation.

E. Intellectual Property Rights: In the event of any third party claim that the App or your possession and use of that App infringes that third party’s intellectual property rights, ±BudgetAI, not Apple, will be solely responsible for the investigation, defense, settlement and discharge of any such intellectual property infringement claim.

F. Legal Compliance: You represent and warrant that (i) you are not located in a country that is subject to a U.S. Government embargo, or that has been designated by the U.S. Government as a “terrorist supporting” country; and (ii) you are not listed on any U.S. Government list of prohibited or restricted parties.

G. Third Party Terms of Agreement: You must comply with applicable third party terms of agreement when using the App (e.g., you must not be in violation of your wireless data service agreement when using the App).

H. Third Party Beneficiary: You and ±BudgetAI acknowledge and agree that Apple, and Apple's subsidiaries, are third party beneficiaries of these Terms, and that, upon your acceptance of the terms and conditions of these Terms, Apple will have the right (and will be deemed to have accepted the right) to enforce these Terms against you as a third party beneficiary thereof.

11. Contact Us

If you have any questions about these Terms, please contact us:

- **By email:** info@bitlite.io
- **By visiting our website:** https://budgetai.bitlite.io