

Terms of Service

Last Updated: September 1, 2025

1. Introduction

Welcome to **Cagni** – a budgeting app designed to help you track your expenses and manage your finances effectively. By accessing or using Cagni, you agree to be bound by these Terms of Service (“Terms”). If you do not agree, please do not use the app.

These Terms work together with our Privacy Policy, which explains how we handle your data.

2. Eligibility

You must be at least **18 years old** (or the legal age of majority in your jurisdiction) to use Cagni. The app is not intended for children under 13.

3. Account and Security

- You are responsible for maintaining the confidentiality of your account credentials.
 - You agree to provide accurate information and update it as necessary.
 - You are responsible for all activities under your account.
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4. Subscription and Payments

- **Subscriptions** are managed through **RevenueCat** and billed via your app store provider (Apple App Store / Google Play).
 - By subscribing, you agree to the pricing, billing, and renewal terms shown in-app.
 - Payments are processed by third parties, not directly by Cagni.
 - All subscription purchases are **final** and subject to the refund policies of your app store provider.
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5. Linking Financial Accounts

- If you choose to link a financial account, Cagni uses **Plaid** (a third-party provider) to securely connect and sync data.
 - Your banking credentials are **never stored on Cagni's servers**.
 - By linking an account, you authorize Cagni and its providers to access and process your financial transaction data solely for app functionality.
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6. Acceptable Use

You agree not to:

- Use Cagni for unlawful, fraudulent, or abusive purposes.
- Attempt to reverse-engineer, copy, or resell any part of the app.
- Interfere with the operation or security of the app.

We reserve the right to suspend or terminate accounts that violate these Terms.

7. Data and Privacy

Your use of Cagni is also governed by our **Privacy Policy**, which describes how we collect, use, and protect your personal data.

8. Intellectual Property

All rights, title, and interest in Cagni (including the app design, code, and content) belong to us or our licensors. You are granted a limited, non-transferable license to use the app for personal, non-commercial purposes.

9. Disclaimer of Warranties

- Cagni is provided **“as is” and “as available.”**
- We do not guarantee uninterrupted or error-free service.

- We are not responsible for any financial decisions you make based on data shown in the app.
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10. Limitation of Liability

To the fullest extent permitted by law:

- Cagni and its affiliates are not liable for any indirect, incidental, or consequential damages.
 - Our total liability to you will not exceed the subscription fees you paid in the past 12 months.
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11. Termination

You may stop using Cagni at any time. We may suspend or terminate your access if you violate these Terms or use the app in a harmful way.

12. Changes to Terms

We may update these Terms from time to time. Updates will be posted in-app and the “Last Updated” date will be revised. Continued use of Cagni after updates means you accept the changes.

13. Governing Law

These Terms are governed by the laws of **Ontario, Canada** (or your local jurisdiction if different).

14. Contact Us

For questions about these Terms, contact us at:

 aiinsightsupdates@gmail.com

