**Privacy Policy for MoneyMate**

**Effective Date:** 01 July 2025
**Last Updated:** 25 August 2025

1776 Capital Management (“we,” “our,” or “us”) values your privacy. This Privacy Policy explains how MoneyMate (“the App”) collects, uses, and safeguards your information. By using the App, you agree to the practices described here.

**1. Information We Collect**

Depending on how you use the App, we may collect the following types of information:

* **Personal Information** (if voluntarily provided):
	+ Name, email address, or other contact details for account setup or support.
* **Financial Information** (if applicable to features you use):
	+ Budgeting data, income/expense entries, financial goals, or other money management details you choose to enter.
* **Device Information:**
	+ Device type, operating system, app version, crash logs, and usage statistics.
* **Log Data & Analytics:**
	+ How you use the App, including interactions, session length, and performance data.

We do not collect sensitive personal information unless it is necessary to provide the App’s core functionality and you consent to it.

**2. How We Use Your Information**

We use collected information to:

* Provide and improve App functionality
* Personalize your user experience
* Track and analyze usage to improve performance
* Communicate with you regarding updates, support, or security alerts
* Comply with legal obligations

We do **not** sell your personal information.

**3. Sharing of Information**

We may share your information only in the following cases:

* **Service Providers:** With trusted third-party providers who help us operate the App (e.g., analytics, cloud hosting, crash reporting).
* **Legal Requirements:** If required by law, regulation, or legal process.
* **Business Transfers:** If our company undergoes a merger, acquisition, or sale of assets, your information may be transferred.

We do not share your financial data with advertisers or third parties for marketing purposes.

**4. Data Retention**

We retain your information only for as long as needed to provide services or comply with legal obligations. You may request deletion of your data at any time (see Section 7).

**5. Security**

We use industry-standard safeguards to protect your information, including encryption, secure servers, and access controls. However, no system can guarantee 100% security.

**6. Children’s Privacy**

MoneyMate is not intended for children under 13 (or the minimum age required by law in your country). We do not knowingly collect data from children.

**7. Your Rights & Choices**

You have the right to:

* Access the personal information we hold about you
* Request correction or deletion of your information
* Opt out of non-essential communications
* Withdraw consent (where applicable)

To exercise these rights, contact us at **mike@1776cap.com**.

**8. International Users**

If you access the App from outside the United States, please note that your data may be processed in the U.S. or other countries where our servers or service providers are located.

**9. Changes to This Policy**

We may update this Privacy Policy from time to time. Updates will be posted in the App and/or on our website with a revised “Last Updated” date.

**10. Contact Us**

If you have questions or concerns about this Privacy Policy, please contact us:

**1776 Capital Management**
Email: mike@1776cap.com