

Privacy Policy

Before using Sakuw, please take a moment to review our Terms of Use ("Terms") and this Privacy Policy ("Policy"). This document explains how we collect, process, and protect your data while you use Sakuw. By accessing the app, you agree to this Policy and our data practices.

What We Collect and Why

Sakuw is designed to help you manage your finances easily and efficiently. To do that, we collect certain information, including:

- **Your name, email, and login credentials** to set up and secure your account.
- **Preferred language and currency** to tailor the app to your needs.
- **Subscription details** if you use our premium features.

If you use features like tracking expenses and setting budgets, we may collect:

- **Financial data** such as income, expenses, and savings goals.
- **Customer support inquiries** to help troubleshoot any issues.
- **App usage data** to enhance features and improve performance.
- **Device information and operating system details** to optimize the app's functionality.

If you connect external accounts (such as bank accounts in the future), we may collect financial details from those sources as necessary to provide the services you request.

We may also gather **location data, IP addresses, and analytics** to optimize performance, improve security, and detect fraudulent activity.

How We Use Your Data

We use your data to:

- **Provide and improve Sakuw** – ensuring a smooth and functional experience.
- **Personalize your experience** – offering relevant insights and recommendations.
- **Send marketing communications** – only if you opt in, and you can unsubscribe anytime.
- **Ensure security and fraud prevention** – keeping your account safe from unauthorized access.

- **Develop new features** – to enhance functionality and make financial tracking easier.
- **Analyze trends and usage patterns** – helping us better understand how users interact with the app.
- **Perform research and statistical analysis** – to improve the effectiveness of financial tracking.

Keeping Your Data Safe

Security is a top priority. We store your data on secure servers with encryption protocols to protect your information from unauthorized access. However, no system is entirely foolproof, so we encourage you to use strong passwords and avoid sharing your login credentials.

We also implement industry-standard firewalls, two-factor authentication options, and continuous security monitoring to detect and prevent potential threats.

Your Rights

You have several rights when it comes to your data, including:

- **Accessing your data** – view the personal information we store.
- **Updating your details** – correct inaccurate or outdated information.
- **Deleting your account** – permanently removing your data from our servers.
- **Opting out of marketing** – unsubscribe from promotional emails.
- **Requesting a copy of your data** – receive a structured file of your personal data.
- **Restricting processing** – limit how we use certain parts of your data.
- **Objecting to processing** – stop certain uses of your data, like targeted advertising.

To exercise these rights, contact us at **hello@sakuw.com**. We will process your request promptly.

Data Retention

We retain your personal data for as long as necessary to provide our services. If you delete your account, we remove your personal data within a reasonable time, except where retention is legally required (e.g., financial records for tax compliance or fraud prevention). Some anonymized data may be retained for analytics purposes.

In some cases, data may be retained for extended periods to comply with legal requirements, resolve disputes, and enforce our agreements.

Third-Party Services

To provide the best experience, we may rely on third-party services, including:

- **Cloud storage providers** to securely store financial data.
- **Payment processors** to handle subscriptions and transactions.
- **Customer support tools** to improve response times and assistance.
- **Analytics providers** to enhance app performance.
- **Identity verification services** to enhance security and prevent fraud.

We do not sell your personal data. Your data is shared only when necessary to deliver services, comply with regulations, or improve security.

Location Data

Certain features may require access to your location. If enabled, we may use location data to provide localized financial insights, detect suspicious transactions, and offer location-based recommendations. You can disable location tracking at any time through your device settings.

Cookies and Tracking

Sakuw uses cookies and tracking technologies to:

- **Remember your settings and preferences** – so you don't have to reconfigure them.
- **Analyze app performance** – helping us optimize features and fix bugs.
- **Improve user experience** – tailoring recommendations and insights.
- **Prevent fraudulent activity** – by detecting unusual behavior patterns.

You can control or disable cookies in your device or browser settings.

Automated Decision-Making and Profiling

We may analyze your financial data to generate spending insights and budget recommendations. However, no automated decisions will be made that significantly affect your legal rights or financial standing without your explicit consent.

We may also use profiling techniques to better understand your financial behavior and suggest relevant tools or strategies to improve your savings and budgeting habits.

Children's Privacy

Sakuw is not intended for users under the age of 15. We do not knowingly collect personal data from children. If we become aware that a minor has provided information, we will take steps to delete it promptly. Parents or guardians can contact us to request the removal of a child's account.

International Data Transfers

Sakuw operates globally, and your data may be stored and processed in different countries. When we transfer data internationally, we ensure that adequate security measures are in place to protect your privacy in accordance with applicable laws.

Changes to This Policy

We may update this Privacy Policy from time to time to reflect new features, legal requirements, or security enhancements. If significant changes are made, we will notify you before they take effect. You should review this Policy periodically to stay informed.

If you continue using Sakuw after changes to the Policy, it means you accept the updated terms.

Contact Us

If you have any questions or concerns about this Policy or your data, reach out to us at **hello@sakuw.com**. Our team is here to help and ensure your privacy is protected.

Thank you for choosing Sakuw. Your trust is important to us, and we are committed to keeping your data safe and secure.