

PayPilot

Terms and Conditions

1. About PayPilot

PayPilot is a personal finance tracking application that allows users to manage bills, income, work logs, and budgets. The service is provided by SpeedByte ("we", "us", or "our") and is subject to these Terms and Conditions.

2. Acceptance of Terms

By downloading, installing, or using PayPilot, you agree to be bound by these Terms and Conditions. If you do not agree to these terms, please do not use the application.

3. Account Registration

To use PayPilot, you must register an account with a valid email address and create a 4-digit passcode. You are responsible for maintaining the confidentiality of your passcode and for all activities that occur under your account. You must be at least 18 years old to create an account.

4. Data Storage and Cloud Sync

PayPilot stores your financial data in a cloud database to enable synchronization across your devices. Your data is associated with your account and is retained as long as your account remains active. We implement reasonable security measures to protect your data; however, we cannot guarantee absolute security.

5. User Responsibilities

You agree to: provide accurate and truthful information; use PayPilot only for lawful purposes; not attempt to gain unauthorized access to other users' accounts; not use the application to record fraudulent or illegal financial information.

6. Privacy

Your privacy is important to us. PayPilot collects only the information necessary to provide the service (email address, financial data you enter). We do not sell, rent, or share your personal or financial data with third parties for marketing purposes. Data is used solely for the functionality of the application.

7. In-App Purchases and Subscriptions

Certain features of PayPilot may require a premium subscription. All purchases are final and non-refundable unless required by applicable law. We reserve the right to modify subscription pricing with reasonable notice.

8. Limitation of Liability

PayPilot is provided "as is" without warranties of any kind. We do not guarantee that the application will be uninterrupted, error-free, or completely secure. We are not liable for any indirect, incidental, or consequential damages arising from your use of the application.

9. Account Termination

We reserve the right to suspend or terminate your account if you violate these Terms and Conditions or engage in fraudulent or illegal activity. You may also delete your account at any time through the application settings.

10. Changes to Terms

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We may update these Terms and Conditions from time to time. Continued use of PayPilot after any changes constitutes acceptance of the updated terms. We will notify users of significant changes via the application.

11. Contact

For questions about these Terms and Conditions, please contact us at: PayPilot@speedbyte.org

12. Governing Law

These Terms and Conditions are governed by the laws of England and Wales, without regard to conflict of law principles. Any disputes shall be subject to the exclusive jurisdiction of the courts of England and Wales.