

Terms and Conditions

Effective date: 2026-06-29

1. Acceptance and Contract Formation

By creating an account or using the service, the user accepts these Terms and Conditions ("Terms") and the Privacy Policy.

The contract is concluded electronically when registration is completed or when the service is first used. Before submitting the registration form, the user can review and correct the data entered.

These Terms are made available on the website in a form that can be stored and retrieved. The provider is not subject to any separate code of conduct unless expressly stated on the website.

2. Service Provider Details

- Name: Hoffmann Karoly
- E-mail: contact@expense-trackers.com
- Hosting provider: Vercel Inc., 340 Pine Street, Suite 701, San Francisco, CA 94104, USA - vercel.com

3. The Service

Expense Tracker is a personal budgeting and financial record-keeping application. The service is not a banking, investment, payment, tax, accounting, or legal service.

Main features: expense management, categories and subcategories, period management, budget tracking, savings and savings goals, analytics, shopping lists, PWA installability.

The user enters data manually. The service does not connect to bank accounts, does not import bank transactions, and does not process payment card data.

4. Eligibility

In Hungary, the service may be used from the age of 16. In other countries, the mandatory digital consent and consumer protection rules of the relevant country may also apply.

The user must provide true, accurate, and up-to-date data and must keep their account and credentials secure. The user account may not be transferred to another person.

5. Fees

The current version of the service is free to use unless the provider gives clear separate notice otherwise.

If paid features, subscriptions, or other paid services are introduced in the future, their price, payment terms, renewal, cancellation, withdrawal, or termination rules will be presented separately before each purchase.

6. User Obligations

The user must not use the service unlawfully or abusively, attempt to access other users' data, or interfere with the operation of the service.

The user must not upload, record, or transmit content that violates law, infringes third-party rights, contains malicious code, or endangers the proper operation of the service.

Unauthorised reverse engineering, decompilation, disassembly, automated scraping of non-public APIs, or attempts to derive the source code, internal structure, or algorithms of the service are prohibited, except where mandatory applicable law expressly permits such activity.

7. No Financial Advice

The application is solely a personal budgeting and record-keeping tool. It does not constitute financial, investment, tax, accounting, or legal advice.

Reports, charts, balances, and alerts shown in the service are generated from data entered by the user. The user remains responsible for their own financial decisions.

8. User Data

The user retains control over the data they enter. The provider processes such data only to provide, maintain, and secure the service and for the purposes described in the Privacy Policy.

9. Important Operations

The user acknowledges that:

- account deletion is permanent, subject to the technical backup retention period described in the Privacy Policy;
- closing a period cannot currently be undone;
- closed periods cannot be deleted separately;
- deletion of individual items, shopping lists, and goals may be permanent;
- closing a shopping list may create an expense entry.

10. Consumer Complaint Handling

Consumers may submit complaints through the provider's stated e-mail address. Complaints should include: the user's name or account e-mail address, the subject and description of the complaint, the affected feature or event, available evidence or screenshots, and the requested remedy.

The provider will answer written complaints in writing, with reasons, within 30 calendar days of receipt. If a complaint is rejected, the response will state the reason and inform the consumer about the possibility of turning to the conciliation board and the competent consumer protection authority.

The provider retains the complaint, the response, and related documents for 5 years (Hungarian Consumer Protection Act, s. 17/A).

Conciliation board: Budapesti Bekelteto Testulet - bekeltet.bkik.hu

Consumer protection authority: Budapest Fovaros Kormanyhivatala, Fogyasztovedelmi Foosztaly - kormanyhivatalok.hu

11. Availability

The service is provided on an "as available" basis. The provider aims to operate the service continuously and securely, but does not guarantee uninterrupted or error-free availability.

The service may be temporarily limited or unavailable due to maintenance, updates, technical errors, processor outages, or security events. The provider may modify, expand, or discontinue service features, and will provide reasonable prior notice of material changes where possible.

12. Force Majeure

The provider is not liable for delay, error, or service outage caused by circumstances beyond its reasonable control, including internet or telecommunications failures, power outages, cloud provider outages, cyberattacks not caused by the provider's failure to apply reasonable security measures, war, civil unrest, natural disasters, fire, flood, epidemic, government action, or legal restrictions.

13. Account Suspension, Termination, and Inactivity

The provider may suspend or terminate access to a user account if the user breaches these Terms; abuse, security risk, or unlawful use is suspected; the user attempts to access another user's data; or this is justified by law or by a court or authority request.

The provider may delete inactive accounts if after 12 months of inactivity the user does not reactivate the account during a 30-day notice period. The user may stop using the service at any time by deleting their account.

14. Intellectual Property

The application's name, branding, graphic elements, mascot, illustrations, source code, interface, texts, and other intellectual works are owned by the provider or its licensors, or are used under licence.

Some graphic elements may have been created with AI-assisted tools. Rights relating to such elements are governed by applicable law and the licence terms of the relevant provider.

The user is not entitled to copy, distribute, modify, or create derivative works from the application's branding, mascot, illustrations, graphic elements, source code, or interface, except to the extent necessary for normal use of the service. Third-party licences are listed in a separate NOTICE / LICENSES document.

15. Third-Party Services

The provider may use third-party infrastructure and technology providers for the operation of the service, including authentication, hosting, database, e-mail, CDN, and other technical services. The currently used processors and third parties are listed in the Privacy Policy.

16. Liability

The service's calculations, reports, and alerts are based on data entered by the user. Incorrect, incomplete, or inaccurate data entry may lead to incorrect results.

The provider is not liable for damage caused by the user's device, internet connection, browser, browser extensions, malware, compromised e-mail account, weak or reused password, or sharing of credentials.

The service does not replace separate preservation of documents relevant for legal, tax, or accounting purposes. The user is responsible for keeping such documents independently of the application.

The provider's liability cannot be excluded or limited where mandatory law prohibits such exclusion or limitation, especially in cases of intentional damage, harm to life, body, or health, or mandatory consumer rights.

17. Changes

The provider may amend these Terms. In the event of a material change, the provider will give prior notice by e-mail, in-app notice, or notice published on the website. If the user does not accept the amended Terms, the user may stop using the service and delete their account.

18. Governing Law and Disputes

These Terms are governed by Hungarian law, without prejudice to mandatory consumer protection rights that may apply in the user's country of residence within the European Union.

The parties will primarily seek to resolve disputes amicably through the provider's contact address. In the event of a legal dispute, the Hungarian courts or authorities with jurisdiction and competence will proceed, taking into account mandatory consumer jurisdiction rules.

19. Entire Agreement

These Terms and the Privacy Policy constitute the entire agreement between the parties regarding use of the service.

20. Severability

If any provision of these Terms is found invalid or unenforceable, this does not affect the validity of the remaining provisions. The invalid provision should be replaced by a valid provision that comes as close as possible to the purpose of the original provision.

21. No Waiver

The provider's single or repeated failure to exercise a right does not constitute a final waiver of that right.

22. Contact

Hoffmann Karoly - contact@expense-trackers.com