

# Privacy Policy & Terms and Conditions

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## MyAverix Calculators

*Last Updated: November 18, 2025*

**Required Policy:** This Privacy Policy & Terms and Conditions agreement is mandatory for all users of MyAverix Calculators. By using this app, you agree to be bound by these terms and our privacy practices as described below.

## PART I: PRIVACY POLICY

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### 1. Introduction

MyAverix Calculators ("we," "our," "us," or "Company") respects your privacy and is committed to protecting your personal information. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you use our mobile application ("App").

Please read this Privacy Policy carefully. If you do not agree with the terms of this Privacy Policy, please do not access or use the App.

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### 2. Information We Collect

#### 2.1 Information You Provide

We collect information that you provide directly to us, including:

- **Registration Information:** Name, email address, phone number (optional), date of birth
- **Calculator Preferences:** Your preferred calculator type
- **Consent Preferences:** Your choices regarding third-party offers, system updates, and privacy terms
- **Profile Information:** Information you update in your profile

#### 2.2 Automatically Collected Information

When you use the App, we automatically collect certain information, including:

- **Device Information:** Device type, operating system, unique device identifiers, mobile network information
- **Usage Data:** How you interact with the App, features used, time spent on features
- **Log Data:** App crashes, errors, and technical diagnostic information
- **Calculator History:** Your calculator inputs and results (stored locally on your device)

#### 2.3 Information from Third Parties

We may receive information from third parties, including:

- App store analytics (anonymized usage statistics)
  - Error reporting services (crash logs and diagnostic data)
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### 3. How We Use Your Information

We use the information we collect for the following purposes:

- **Providing Services:** To deliver calculator functionality and maintain your account
  - **Improving the App:** To analyze usage patterns and enhance user experience
  - **Communications:** To send system updates, security notifications, and important service messages
  - **Personalization:** To customize your experience based on your preferences
  - **Security:** To detect, prevent, and address technical issues and security threats
  - **Compliance:** To comply with legal obligations and enforce our terms
  - **Support:** To respond to your inquiries and provide customer support
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### 4. Information Sharing and Disclosure

#### 4.1 We Do Not Sell Your Data

We do not sell, rent, or trade your personal information to third parties for their marketing purposes.

#### 4.2 When We May Share Information

We may share your information in the following circumstances:

- **Service Providers:** With trusted third-party service providers who assist in operating the App (e.g., cloud hosting, analytics, error reporting)
- **Legal Requirements:** When required by law, court order, or government regulation
- **Protection of Rights:** To protect our rights, property, or safety, or that of our users
- **Business Transfers:** In connection with a merger, acquisition, or sale of assets (with notice to users)
- **With Your Consent:** When you explicitly authorize us to share information (e.g., opting into third-party offers)

#### 4.3 Third-Party Offers

If you opt-in to receive third-party offers, we may share your calculator inputs (not personal information) with financial institutions to show relevant offers. See our Third Party Offers Policy for details.

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### 5. Data Storage and Security

#### 5.1 Local Storage

- Your calculator history is stored locally on your device
- You can delete this data at any time through the app
- Data stored locally remains under your control

## 5.2 Cloud Storage

- Registration and profile information is stored on secure servers
- We use industry-standard encryption for data in transit and at rest
- Access to your data is restricted to authorized personnel only

## 5.3 Security Measures

We implement appropriate technical and organizational measures to protect your information, including:

- Encryption of sensitive data
  - Secure server infrastructure
  - Regular security assessments
  - Access controls and authentication
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## 6. Children's Privacy

The App is not intended for children under 13 years of age. We do not knowingly collect personal information from children under 13. If we become aware that we have collected information from a child under 13, we will:

- Immediately delete that information
- Disable the account
- Notify parents if contact information is available

If you are a parent or guardian and believe your child has provided us with personal information, please contact us immediately.

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## 7. Your Privacy Rights

Depending on your location, you may have certain rights regarding your personal information:

- **Access:** Request access to your personal information
- **Correction:** Request correction of inaccurate information
- **Deletion:** Request deletion of your personal information
- **Portability:** Request transfer of your data to another service
- **Objection:** Object to processing of your information
- **Restriction:** Request restriction of processing
- **Withdraw Consent:** Withdraw consent where processing is based on consent

To exercise these rights, please contact us at [myaverixprivacy@ecodinghub.com](mailto:myaverixprivacy@ecodinghub.com).

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## 8. Data Retention

We retain your information for as long as necessary to:

- Provide services to you
- Comply with legal obligations
- Resolve disputes
- Enforce our agreements

When you delete your account, we will delete or anonymize your personal information, except where retention is required by law.

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## 9. International Data Transfers

Your information may be transferred to and processed in countries other than your country of residence. These countries may have data protection laws different from those in your country. We take appropriate safeguards to ensure your information receives adequate protection.

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## 10. Changes to Privacy Policy

We may update this Privacy Policy from time to time. When we make changes:

- We will update the "Last Updated" date
- We will notify you of significant changes through the App
- Your continued use after changes constitutes acceptance

# PART II: TERMS AND CONDITIONS

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## 1. Acceptance of Terms

By accessing or using MyAverix Calculators ("the App"), you agree to be bound by these Terms and Conditions ("Terms"). If you do not agree to these Terms, do not use the App.

These Terms apply to all users of the App, including visitors, registered users, and anyone who accesses the App.

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## 2. Eligibility

- You must be at least 13 years old to use the App
  - If you are under 18, you represent that you have parental consent to use the App
  - You must be legally capable of entering into binding agreements
  - You must comply with all applicable laws and regulations
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## 3. Description of Service

MyAverix Calculators provides:

- Financial calculator tools (primarily home loan EMI calculators)
- Calculation history storage (locally on your device)
- PDF export functionality for calculation results
- Optional third-party financial offers (if you opt-in)
- Educational content and financial information

**Important:** The App provides calculation tools for informational purposes only. Results should not be considered as financial advice.

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## 4. User Accounts

### 4.1 Registration

- You must provide accurate and complete information during registration
- You are responsible for maintaining the security of your account
- You must notify us immediately of any unauthorized access
- You are responsible for all activities under your account

### 4.2 Account Termination

We reserve the right to suspend or terminate your account if you:

- Violate these Terms
- Engage in fraudulent or illegal activity
- Provide false information
- Otherwise misuse the App

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## 5. Acceptable Use

You agree not to:

- Use the App for any illegal purpose or in violation of any laws
- Attempt to gain unauthorized access to the App or its systems
- Interfere with or disrupt the App's functionality
- Reverse engineer, decompile, or disassemble the App
- Remove or alter any copyright, trademark, or proprietary notices
- Use the App to transmit viruses, malware, or harmful code
- Impersonate any person or entity
- Harass, abuse, or harm other users

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## 6. Intellectual Property

### 6.1 Our Rights

All content in the App, including:

- Text, graphics, logos, icons, images
- Software, code, algorithms
- Trademarks, service marks
- Layout, design, user interface

are owned by MyAverix Calculators or its licensors and are protected by copyright, trademark, and other intellectual property laws.

### 6.2 License to Use

We grant you a limited, non-exclusive, non-transferable, revocable license to:

- Download and install the App on your device
- Use the App for personal, non-commercial purposes

- Export and share calculation results for personal use

This license does not permit commercial use, resale, or redistribution of the App or its content.

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## **7. Disclaimers and Limitations**

### **7.1 No Financial Advice**

The App provides calculation tools for informational purposes only. The App:

- Does not provide financial, investment, or legal advice
- Does not guarantee the accuracy of calculations for actual financial transactions
- Does not recommend specific financial products or services
- Should not be used as the sole basis for financial decisions

You should consult with qualified financial advisors before making financial decisions.

### **7.2 Service Availability**

We strive to provide reliable service, but we do not guarantee:

- Uninterrupted or error-free operation
- Correction of all defects
- Availability at all times

### **7.3 Third-Party Content**

The App may contain links to third-party websites or services. We:

- Do not endorse or assume responsibility for third-party content
  - Are not liable for third-party websites or services
  - Recommend reviewing third-party terms and privacy policies
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## **8. Limitation of Liability**

To the maximum extent permitted by law:

- We are not liable for any indirect, incidental, special, consequential, or punitive damages
- Our total liability shall not exceed the amount you paid to use the App (if any)
- We are not liable for any loss of data, profits, or business opportunities
- We are not liable for decisions made based on App calculations

Some jurisdictions do not allow exclusion of certain warranties or limitations of liability, so some of the above may not apply to you.

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## **9. Indemnification**

You agree to indemnify and hold harmless MyAverix Calculators, its officers, directors, employees, and agents from any claims, damages, losses, liabilities, and expenses (including legal fees) arising from:

- Your use of the App
- Your violation of these Terms

- Your violation of any rights of another
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## 10. Modifications to Terms

We reserve the right to modify these Terms at any time. When we make changes:

- We will update the "Last Updated" date
  - We will notify you of significant changes through the App
  - Your continued use after changes constitutes acceptance
  - If you do not agree, you must stop using the App
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## 11. Termination

Either party may terminate this agreement:

- **By You:** You may stop using the App and delete your account at any time
- **By Us:** We may suspend or terminate your access for violations of these Terms

Upon termination, your right to use the App ceases immediately. We may delete your account and data in accordance with our Privacy Policy.

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## 12. Governing Law

These Terms are governed by and construed in accordance with applicable laws, without regard to conflict of law principles. Any disputes will be resolved in the appropriate courts having jurisdiction.

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## 13. Compliance with Google Play Policies

MyAverix Calculators complies with Google Play Store policies, including:

- **User Data:** Transparent data collection and use practices
  - **Content:** Appropriate content and functionality
  - **Monetization:** Clear disclosure of any monetization methods
  - **Permissions:** Minimal and clearly justified permissions
  - **Age Ratings:** Appropriate content rating (13+)
  - **User Safety:** Protection of user privacy and security
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## 14. Severability

If any provision of these Terms is found to be unenforceable or invalid, that provision will be limited or eliminated to the minimum extent necessary, and the remaining provisions will remain in full force and effect.

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## 15. Entire Agreement

These Terms, together with our Privacy Policy and other policies referenced herein, constitute the entire agreement between you and MyAverix Calculators regarding the use of the App.

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## 16. Contact Information

For questions about these Terms and Conditions or Privacy Policy, please contact us:

**Email:** [legalmyaverix@ecodinghub.com](mailto:legalmyaverix@ecodinghub.com)

**Privacy Email:** [myaverixprivacy@ecodinghub.com](mailto:myaverixprivacy@ecodinghub.com)

**Website:** <https://myaverix.com>

**Support:** Available through the app settings

**By using MyAverix Calculators, you acknowledge that you have read, understood, and agree to be bound by both the Privacy Policy and Terms and Conditions stated above.**

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This policy is effective as of November 18, 2025.