

Dispendo — App Pre-contract Information

precontract-2026-10-app-review-draft-1 · 2026-10-07 · EN

DRAFT • LEGAL REVIEW PENDING

Legal/tax details and contractual checks remain incomplete. This document does not certify service compliance.

Contents

Scope and document status

1. Provider and service

2. Plan, total price and trial

3. Duration, renewal and cancellation

4. Withdrawal, conformity and complaints

5. Requirements and interoperability

6. Documents and final confirmation

Scope and document status

DRAFT UNDER REVIEW — not an active purchase offer. Complete legal identity and Apple products.
Version: precontract-2026-10-app-review-draft-1 Revision: 7 October 2026

1. Provider and service

Provider: Alberto Schianni, [ADDRESS AND PROFESSIONAL/TAX DETAILS TO BE COMPLETED].
Support: support@dispendo.app. Privacy: privacy@dispendo.app. The service organizes expenses, income, categories, budgets and groups, and can import read-only transactions from supported banks through Enable Banking. It does not hold funds, initiate payments or provide financial advice. App Terms explain features/limitations.

2. Plan, total price and trial

One access level with monthly/annual duration and no permanent free tier is planned. Prices are not approved yet. Before purchase show product, duration, included features, total store-currency price/applicable taxes, billing frequency, renewal and trial conditions. A monthly equivalent does not replace the full annual amount charged.

The intended trial is seven days, but only a configured, verified Apple offer eligible for your account applies. Trials convert at the price/frequency shown before confirmation unless cancelled. Unimplemented reminders are not promised. Public purchases remain inactive until Apple prerequisites and testing are complete.

3. Duration, renewal and cancellation

Apple subscriptions renew unless cancelled. Manage at <https://apps.apple.com/account/subscriptions>. For trials cancel at least 24 hours before expiry following Apple's guidance. Cancellation normally leaves access until the paid period ends, subject to refund/revocation or mandatory rules. Uninstalling/deleting an account does not cancel billing. Purchase/restore need testing; do not buy twice to solve a synchronization error.

4. Withdrawal, conformity and complaints

Renewal cancellation is not statutory withdrawal. Applicable distance-contract/digital-service rights and conformity remedies remain. Activation alone is not an automatic waiver and there is no blanket "no refunds" clause. Final withdrawal/early-performance treatment needs review before sale. Apple refund requests: <https://reportaproblem.apple.com/>. Contact support@dispendo.app about service problems: Apple's channel does not remove Dispendo's mandatory duties.

5. Requirements and interoperability

Initial launch is planned for adults in Italy on supported iOS. An account, compatible device and connectivity are needed for sync, authentication/purchases; network charges follow your operator. Banks, available data, history and authorization vary. Immediate updates/permanent bank availability are not guaranteed. Final minimum requirements and expired/grace access must be defined and displayed before purchase. Apple Family Sharing is not promised.

6. Documents and final confirmation

Read app Terms and Privacy in the selected language, also downloadable as PDF. AIS-provider/Apple conditions are separate. This summary does not replace purchase-specific information or durable-medium confirmation of the actual contract. Before sale complete identity, products/prices, trial, rights, requirements/access and tests. Do not offer purchases with missing mandatory information.