

Dispendo — App Terms of Service

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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. Who provides the service

2. Scope and acceptance

3. Eligibility and account

4. What Dispendo does

5. Financial information and bank connections

6. Categorisation and automated systems

7. Subscription, free trial and Apple payments

8. Acceptable use

9. Your data and intellectual property

10. Availability, changes and security

11. Duration, ending service and account deletion

12. Conformity, liability and mandatory rights

13. Governing law and disputes

14. Changes to these Terms

15. Contact

16. AIS provider and sharing

17. Withdrawal, licence and pre-contract summary

Scope and document status

DRAFT FOR PROFESSIONAL REVIEW — NOT THE FINAL PUBLIC-LAUNCH CONTRACT Version:
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1. Who provides the service

Dispendo is provided by Alberto Schianni, a natural person, at [FULL PUBLIC ADDRESS], Italian tax code [TAX CODE] and, if issued before launch, VAT number [VAT NUMBER AND EXACT REGISTERED BUSINESS/PROFESSIONAL NAME] (“Dispendo”, “we”, “us”).

Contacts:

- support: support@dispendo.app;
- privacy and data rights: privacy@dispendo.app.

Opening an individual Italian VAT position does not automatically replace the controller with a different legal person. If the provider's identity or legal form changes, these Terms and the Privacy Notice will be updated before the change affects users.

2. Scope and acceptance

These Terms govern the Dispendo account and personal-finance organisation service available through the iOS app and related online functions. When the app is downloaded from Apple, Apple's standard app licence also applies where relevant; these Terms govern the Dispendo service. Mandatory consumer rights always continue to apply.

To use the service, you must read the Privacy Notice and accept these Terms using the dedicated control. Optional permissions and any separate privacy consent are not bundled into acceptance of the Terms.

3. Eligibility and account

The initial public service is intended for people who:

- are at least 18 years old;
- are in Italy and use a supported App Store;
- can validly enter into a contract; and
- provide accurate information and keep their device, email and credentials secure.

You may register using email/password or an available sign-in provider. You are responsible for activity through your account, except for unauthorised use not attributable to you. Notify us promptly of suspicious access. Never share one-time codes, passwords or bank credentials with us or other users.

4. What Dispendo does

Depending on availability, Dispendo lets you:

- enter or import transactions and organise them into categories;
- create budgets, recurrences, summaries and charts;
- export transactions and download an account-data archive;
- connect supported bank accounts through an open-banking provider;
- receive category suggestions and optional notifications; and
- use shared wallets and other features described in the app.

Some features may be experimental or limited to specific banks, operating systems, app versions, plans or periods. The features included in a subscription are those shown before purchase.

5. Financial information and bank connections

Dispendo is an informational and organisational tool. It is not a bank, does not hold funds, initiate payments or grant credit, and does not provide financial, investment, tax or legal advice. Categories, budgets, forecasts, recurrences and suggestions may be incomplete or inaccurate and must be checked before you make decisions.

When you connect an account, authorisation takes place with your bank or the open-banking provider. Dispendo should never receive your bank password. Availability, history, refresh timing and descriptions also depend on the bank and provider. Consent renewal, resynchronisation or an external interruption may temporarily delay or duplicate information; report anomalies and always verify your balance with the bank.

You may revoke or delete a connection as shown in the app. Disconnecting a source and deleting previously imported transactions are separate actions where the interface says so.

6. Categorisation and automated systems

Dispendo uses rules and, only in the circumstances and settings described in the Privacy Notice, external services to suggest categories or identify merchants. Suggestions do not make decisions with legal or similarly significant effects. You can inspect and correct categories. Your corrections and available app preferences take precedence over the displayed suggestion.

[PRE-LAUNCH BLOCKER: align this section with decision D-05 and the actual AI-toggle behaviour.]

7. Subscription, free trial and Apple payments

One access level is planned, with monthly or annual billing and no permanent free tier. Private-beta/manual access grants are not purchases. No public purchase is available until the Apple setup, server verification and tests are complete; actual prices are not yet approved.

The public launch is planned around an auto-renewable subscription purchased using Apple In-App Purchase. Before confirmation, the app and Apple's purchase sheet display the plan name, duration, included features, total local-currency price and any free trial.

The owner's intended trial is seven days, but it is not an active offer until configured and verified in App Store Connect. Only an eligible trial displayed by Apple before purchase applies. If you choose an available free trial:

- you are not charged during the stated trial;
- when it ends, the subscription automatically converts to the paid plan at the price and frequency shown before confirmation unless cancelled under Apple's displayed terms; and
- Apple determines trial eligibility, and a trial may be unavailable if you have used it before.

The subscription renews automatically until cancelled. You can view, change or cancel it in your Apple Account settings or through "Manage subscription" in the app. Cancellation stops future renewals; access normally continues until the end of the paid period, unless a refund, revocation or mandatory rule provides otherwise.

Apple handles App Store charges, taxes collected through the App Store, receipts and App Store transaction refund requests. This clause does not limit mandatory statutory rights or remedies. Refund requests are assessed through Apple's channels under applicable law.

"Restore purchases" lets you reassociate a valid Apple purchase. Do not purchase the same tier twice to solve a synchronisation issue; restore it or contact support.

Deleting your Dispendo account does not automatically cancel your Apple subscription. Before deletion, we will show a subscription-management route; you may still request immediate account deletion. After deletion, you may be unable to use the remaining period unless you recreate and reassociate an account through a supported flow.

8. Acceptable use

You must not:

- access another person's data/account or bypass security controls or service limits;
- use the service for fraud, money laundering, abuse, unlawful activity or infringement;
- upload malware or illegal material or subject the service to harmful automated traffic;
- scrape, resell, copy or reverse engineer the service beyond what the law permits; or
- share third-party financial data without authority to process it.

We may apply proportionate technical limits and suspend access where necessary to protect users, systems or legal obligations. Where reasonably possible, we will explain the reason and provide a way to challenge the measure.

9. Your data and intellectual property

You retain rights in data you provide. You authorise us to process it only as necessary to provide, secure and improve your chosen features, subject to the Privacy Notice and your settings. We do not sell your personal data.

The Dispendo app, brand, design and software are protected by applicable law. You receive a personal, limited, revocable, non-exclusive and non-transferable licence to use the app under these Terms and the applicable Apple licence.

We may use feedback to improve the service without compensation, but feedback gives us no rights in your financial data or confidential material. Do not include secrets, credentials or complete bank data in feedback.

10. Availability, changes and security

We use reasonable measures for security, continuity and integrity, but no service is free from interruptions or risk. We may maintain the service, fix defects and modify features for security, legal or product reasons. Where possible, we will give reasonable notice of material changes that reduce a paid service or affect your rights, together with remedies required by law.

Keep the app and operating system current. We do not guarantee permanent availability of a particular bank, provider or external function.

11. Duration, ending service and account deletion

The agreement continues while you maintain an account or active subscription. You may stop future renewals through Apple and delete the account in the app. Subscription cancellation and account deletion are separate actions, as explained above.

We may suspend or close an account for serious/repeated breach, security risk, unlawful use or a legal obligation, using proportionate measures. Where possible, we will provide notice and a reasonable opportunity to export data and challenge the decision. Termination does not remove accrued rights or obligations that by nature survive.

12. Conformity, liability and mandatory rights

We will provide the digital service with legally required care and according to the features promised. Nothing in these Terms excludes conformity guarantees, statutory remedies, liability for intent or gross negligence, personal injury, or any right that cannot lawfully be limited.

To the extent permitted, we are not responsible for decisions made without checking data or suggestions, for unavailability/inaccuracy attributable to a bank or external service, or for use contrary to these Terms. This does not apply where loss results from conduct for which applicable law does not permit exclusion or limitation.

[LEGAL REVIEW: confirm digital-service conformity, remedies, withdrawal and the Apple/trader allocation for the final model.]

13. Governing law and disputes

Italian law applies without depriving you of mandatory protection applicable in your habitual place of residence. Where mandatory law provides, a consumer may bring proceedings before the court of their residence or domicile. Contact support@dispendo.app first if you wish to seek an informal resolution.

[MANDATORY LEGAL REVIEW BEFORE PUBLICATION.]

14. Changes to these Terms

We may update these Terms because of legal, security or service changes. We will identify the new version and date. For material changes, we will provide appropriate notice and, where required, obtain renewed acceptance before continued use while keeping privacy, export, support and deletion routes available.

Each accepted version remains an immutable document. We do not retroactively alter text associated with a recorded acceptance.

15. Contact

Service or Terms questions: support@dispendo.app. Personal-data questions: privacy@dispendo.app.

16. AIS provider and sharing

We use Enable Banking Oy, Business ID 2988499-7, Otakaari 5, 02150 Espoo, Finland, registered as an AIS provider supervised by FIN-FSA. Where its authorization is used, its end-user terms also apply: <https://tilisy.enablebanking.com/terms>. Dispendo's actual agreement/roles need review. Connect only accounts you own or may lawfully access. Dispendo uses read-only access, not payment initiation. Duration/renewal depend on the bank/provider: no uniform 180-day or real-time promise.

Report app issues to support@dispendo.app; use the provider's terms for AIS complaint channels. A supervisory authority is not automatically a refund/arbitration service. A group expense copy is attributed to you, not a money transfer or sharing of the entire bank account. Its source remains personal; do not assume source changes propagate to the copy.

17. Withdrawal, licence and pre-contract summary

The pre-contract summary accompanies these Terms, not replacing Apple's actual purchase conditions. Statutory withdrawal differs from cancelling renewals: immediate activation is not a blanket waiver. Conditions and early performance require review for the final model; mandatory protections remain.

To avoid renewal of an Apple trial, cancel at least 24 hours before it ends, following Apple's guidance. Prices, changes and refunds also follow applicable Apple conditions without excluding Dispendo's mandatory duties/remedies. Manage: <https://apps.apple.com/account/subscriptions>. Refund requests: <https://reportaproblem.apple.com/>.

The app licence refers to Apple's standard EULA, not a custom licence implicitly approved by this draft: <https://www.apple.com/legal/internet-services/itunes/dev/stdeula/>. Dispendo groups and Apple Family Sharing are distinct; the latter is not promised. Applicable ADR duties/bodies need checking: no unverified participation or referral to the EU ODR platform closed in 2025. Italian as the reference language does not limit mandatory consumer protections; IT/EN describe the same rights.