

Terms of Service – Recurr

Last Updated: 2 June 2026

These Terms of Service ("Terms") govern your access to and use of the Recurr mobile application ("Recurr", "App", "we", "us", "our"), provided by **Debi Mishra** ("Developer").

By downloading, installing, accessing, or using Recurr, you agree to be bound by these Terms and our Privacy Policy. If you do not agree to these Terms, do not use the App.

1. About Recurr

Recurr is a personal subscription-tracking application designed to help users record, organize, and monitor recurring expenses and subscriptions.

Recurr:

- Does not provide banking, payment, brokerage, lending, investment, insurance, or financial services.
- Does not process, hold, transfer, receive, or manage money on behalf of users.
- Does not act as an agent for any subscription provider, merchant, financial institution, or payment service.

Unless otherwise stated, all user data is stored locally on the user's device.

2. No Financial, Legal, Tax, or Professional Advice

Recurr is provided for personal organization and informational purposes only.

Nothing within the App constitutes:

- Financial advice
- Investment advice
- Tax advice
- Legal advice
- Accounting advice
- Professional advisory services

Any amounts, dates, projections, spending summaries, savings estimates, subscription classifications, "unused subscription" indicators, or other information displayed by the App are estimates and may be inaccurate, incomplete, delayed, or unavailable.

You remain solely responsible for:

- Monitoring your accounts and transactions
- Verifying all information before acting on it

- Paying subscription fees
- Modifying, renewing, or cancelling subscriptions directly with the relevant provider

The Developer is not responsible for any charges incurred, payments missed, subscriptions renewed, cancellations not completed, or decisions made based on information displayed by the App.

3. SMS-Based Subscription Detection (Android Only)

On supported Android devices, Recurr may request permission to access certain transactional SMS messages for the purpose of identifying recurring payments and subscriptions.

This feature is entirely optional.

By granting SMS permission, you acknowledge and agree that:

- SMS access is used solely to identify recurring payments and subscription-related transactions.
- SMS processing occurs locally on your device.
- SMS content is not transmitted to, stored by, or shared with the Developer.
- SMS access is not used for advertising, marketing, profiling, analytics, or sale of personal information.
- Subscription detection is provided on a best-effort basis and may be inaccurate.

Recurr may:

- Miss subscriptions
- Incorrectly identify subscriptions
- Misread dates
- Misread amounts
- Generate duplicate or incomplete detections

You are solely responsible for reviewing and confirming all detected information.

You may revoke SMS permission at any time through your device settings. Revoking permission may limit subscription-detection functionality but will not prevent access to other App features.

To the maximum extent permitted by law, the Developer shall not be liable for any loss arising from detected, undetected, misdetected, incomplete, or inaccurate subscription information.

4. Reminders and Notifications

Recurr may provide reminders and notifications regarding upcoming subscription payments.

These reminders are provided solely as a convenience feature.

Notification delivery depends on factors outside our control, including:

- Device settings

- Operating system behavior
- Battery optimization
- Notification permissions
- Manufacturer restrictions
- Network conditions

Notifications may be delayed, duplicated, inaccurate, or not delivered at all.

You should not rely on Recurr as your sole method of monitoring payment obligations.

5. User Responsibilities

You agree to:

- Use the App only for lawful purposes.
- Provide accurate information where applicable.
- Comply with all applicable laws and regulations.
- Maintain the security of your device.

You agree not to:

- Reverse engineer, decompile, or attempt to extract source code except where permitted by law.
- Resell, redistribute, lease, or commercially exploit the App.
- Interfere with the App's operation or security.
- Use the App in a manner that infringes the rights of others.
- Use the App for unlawful, fraudulent, or abusive purposes.

Because data is primarily stored locally on your device, uninstalling the App, resetting your device, or losing access to your device may result in permanent loss of data. The Developer cannot recover such data.

6. Third-Party Brands, Logos, and Content

The App may display names, logos, trademarks, or service marks belonging to third parties solely to assist users in identifying subscription services.

All trademarks, logos, service marks, and brand names remain the property of their respective owners.

Their appearance within the App does not imply:

- Ownership
- Sponsorship
- Endorsement
- Partnership
- Affiliation

Third-party logos or branding assets may be unavailable, inaccurate, outdated, or removed without notice.

7. No Warranty

To the maximum extent permitted by law, the App is provided on an "AS IS" and "AS AVAILABLE" basis.

The Developer makes no representations or warranties, express or implied, including warranties regarding:

- Accuracy
- Reliability
- Availability
- Merchantability
- Fitness for a particular purpose
- Non-infringement
- Security
- Continuous operation

The Developer does not guarantee that:

- The App will be error-free
- The App will be uninterrupted
- Subscription detection will be accurate
- Notifications will be delivered
- Information displayed will be complete or current

8. Limitation of Liability

To the maximum extent permitted by applicable law, the Developer shall not be liable for any:

- Indirect damages
- Incidental damages
- Special damages
- Consequential damages
- Exemplary damages
- Punitive damages

Including but not limited to:

- Financial losses
- Missed payments
- Subscription renewals
- Failed cancellations
- Lost savings
- Lost profits
- Loss of data
- Loss of goodwill
- Business interruption

arising out of or relating to the use of, inability to use, or reliance upon the App.

To the maximum extent permitted by law, the Developer's total aggregate liability arising from any claim relating to the App shall not exceed the amount paid by you for the App during the twelve (12) months immediately preceding the event giving rise to the claim.

If you have not paid for the App, the Developer's aggregate liability shall be limited to the maximum extent permitted by law.

Nothing in these Terms excludes liability that cannot legally be excluded under applicable law.

9. Indemnification

You agree to indemnify, defend, and hold harmless the Developer from and against any claims, liabilities, damages, losses, costs, and expenses arising out of:

- Your misuse of the App
- Your violation of these Terms
- Your violation of applicable laws
- Your infringement of the rights of any third party

10. Changes, Suspension, and Termination

The Developer may modify, update, suspend, discontinue, or remove the App or any part of it at any time without prior notice.

The Developer may update these Terms from time to time.

Your continued use of the App after revised Terms become effective constitutes acceptance of those revised Terms.

You may stop using and uninstall the App at any time.

11. Children

Recurr is not intended for children and is not directed toward individuals who are not legally permitted to use the App under applicable law.

If you are a parent or guardian and believe a child has used the App in a manner that raises privacy concerns, please contact us.

12. Force Majeure

The Developer shall not be liable for any delay, interruption, failure, or inability to perform obligations resulting from events beyond reasonable control, including but not limited to:

- Natural disasters

- Government actions
- Network outages
- Cybersecurity incidents
- Platform restrictions
- Power failures
- Labor disputes

13. Severability

If any provision of these Terms is held invalid, illegal, or unenforceable, the remaining provisions shall remain in full force and effect.

14. Entire Agreement

These Terms, together with the Privacy Policy, constitute the entire agreement between you and the Developer regarding your use of the App and supersede any prior understandings relating to the App.

15. Governing Law and Jurisdiction

These Terms shall be governed by and construed in accordance with the laws of India.

Subject to applicable law, the courts located in Bhubaneswar, Odisha, India shall have exclusive jurisdiction over any dispute arising out of or relating to these Terms or the App.

16. Survival

The provisions relating to disclaimers, limitation of liability, indemnification, governing law, jurisdiction, intellectual property rights, and any other provisions which by their nature should survive termination shall survive termination of these Terms.

17. Contact

For questions regarding these Terms, please contact:

Debi Mishra

Email: debi.mishra21@gmail.com