

Terms of Service

Effective Date: 02/06/2025

Last Updated: 02/06/2025

1. Definitions

- **App:** The CryptoPlanner application, developed and operated by **Monroy Industries, LLC**.
- **Services:** The features and functionalities provided within the App.
- **User ("You"):** Any individual accessing or using the App.
- **Premium Services:** Any paid features or subscriptions within the App.
- **User Content:** Any data, text, images, or other content created, submitted, or shared by a User.

2. Scope of Application

These Terms of Service govern your use of the App and its Services. By downloading, accessing, or using the App, you acknowledge that you have read, understood, and agree to comply with these Terms. If you do not agree, you must stop using the App.

Monroy Industries reserves the right to modify these Terms at any time. Changes will take effect upon posting within the App. If you continue using the App after changes are made, you accept the updated Terms.

3. Eligibility

- You must be at least **13 years old** to use the App.
- If you are under **18 years old**, you must have parental or guardian permission.

4. Description of Services

The CryptoPlanner App provides users with:

- Planning and strategy tools.
- Optional email registration for early premium access.
- User-controlled data deletion within the App.

The App **does not** provide financial, legal, or professional advice.

5. User Accounts & Data Collection

- **Email Collection:** We collect email addresses **only** for premium access registration and do not share them with third parties.
- **Data Deletion:** Users can delete their email from within the App at any time.

For further details, please refer to our Privacy Policy.

6. Acceptable Use

By using the App, you agree **not to**:

- Use the App for **illegal activities** or fraudulent purposes.
- Reverse-engineer, modify, or attempt to gain unauthorized access to any part of the App.
- Interfere with or disrupt the proper operation of the App.

We reserve the right to suspend or terminate access for violations of these Terms.

7. Intellectual Property

- **Ownership:** All content, trademarks, and branding within the App are the property of **Monroy Industries, LLC**.
- **Restrictions:** You may **not copy, distribute, modify, or resell** any part of the App without explicit permission.

8. User Content

Users do **not** submit or upload content within the App beyond optional email registration for premium access. We do **not** collect, store, or process financial data, cryptocurrency holdings, or other personal content.

9. Disclaimer of Warranties

The App is provided “**as is**” and **without warranties** of any kind. We do not guarantee:

- That the App will be error-free, uninterrupted, or secure.
- That the App will meet your specific requirements or expectations.

10. Limitation of Liability

To the fullest extent permitted by law, Monroy Industries is **not liable for:**

- Any indirect, incidental, or consequential damages arising from App use.
- **Loss of data**, including email records.
- Third-party actions beyond our control.

If you are dissatisfied with the App, your **sole remedy is to stop using it.**

11. Changes to These Terms

Monroy Industries may update these Terms at any time. Your continued use of the App after an update constitutes acceptance of the new Terms.

12. Contact Information

If you have any questions about these Terms, contact us at:

Email: contact@monroyindustries.xyz