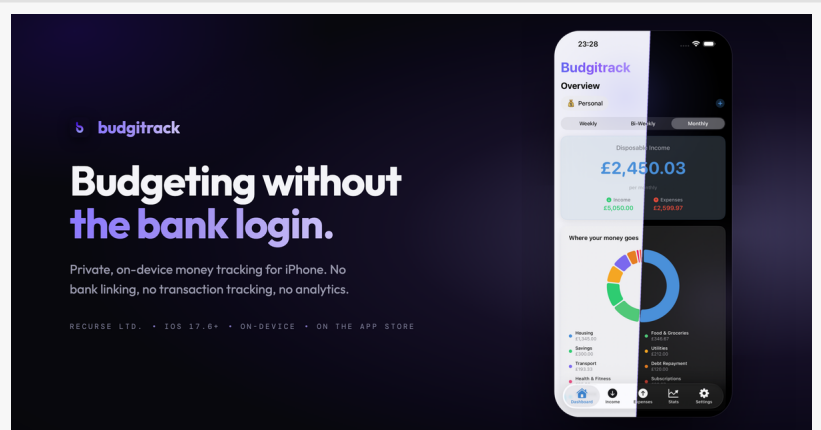


Budgeting Without the Surveillance: BudgiTrack Arrives on the App Store With On-Device-Only Money Tracking

New app keeps all financial data on your device, with no bank logins, transaction tracking, or analytics. It bucks a trend built on connecting to people's bank.

LONDON, UNITED KINGDOM, May 22, 2026 /EINPresswire.com/ -- Recurse Ltd., a UK-registered software company, today announced the App Store launch of Budgitrack, an [iPhone budgeting app](#) designed around a single, deliberately contrarian idea: a budget tracker should never need access to your bank.



Banner image of Budgitrack with screenshot of the app dashboard

Most budgeting apps ask users to connect their bank accounts so the app can pull and categorize every transaction. Budgitrack does the opposite: it is a [budgeting app without bank linking](#). Users type in their income and recurring expenses, and the app shows what is left, where the money goes, and how their finances look going forward. Nothing is pulled from a bank, and nothing leaves the phone.

“

Most budget apps want your bank login before they'll show you a single number. I never understood why. Nothing leaves your phone, so there is nothing to hand over and nothing to leak.”

*Lewis Cookson, Founder,
Recurse Ltd.*

The approach lands at a time when most people already keep their banks at arm's length from third-party apps. Open Banking adoption reached around 15 million users in 2025, according to Open Banking Limited. That is under a third of the UK adult population, meaning most people still manage their money without connecting their bank to outside apps.

Security adds to the case. An estimated 612,000 UK businesses identified a cyber breach or attack in the past year, according to the UK Government's Cyber Security Breaches Survey 2025.

Every third-party connection a person's financial data passes through is another potential point of failure, and Budgitrack removes that exposure by keeping the data on the phone.

"Most budget apps want your bank login before they'll show you a single number. I never understood why," said Lewis Cookson, founder of Recurse Ltd. and developer of Budgitrack. "You can set up your whole budget in under two minutes. There's no tracking, no analytics, and all your data lives on your device, so there's genuinely nothing to hand over and nothing to leak. Budgeting shouldn't cost you your privacy or a fortune."

As a [privacy-first budgeting app](#), Budgitrack stores all budget data exclusively on the device using Apple's SwiftData framework. It uses Sign in with Apple for identity, processes any purchases through Apple's StoreKit, and runs no third-party analytics in its first release. Once a budget is set up, it only needs updating when the user's actual income or expenses change.



A headshot of Recurse LTD Founder & Developer, Lewis Cookson

Key features include:

A dashboard showing remaining disposable income, a category breakdown of spending, and a monthly summary

Forward projections and at-a-glance statistics

Home Screen and Lock Screen widgets

Multiple budgets for separating personal and business finances

Optional CSV export of budget data

Budgitrack is available now on the App Store for iPhone running iOS 17.6 or later, with a free tier that carries no advertisements. Premium is priced at £1.99 per month, £19.99 per year, or a £29.99 one-time lifetime purchase. As a launch offer running until 18 June 2026, new subscribers get their first month for £0.99 (then £1.99 per month) or their first year for £14.99, a 25 percent saving (then £19.99 per year). The discount applies automatically on the App Store, with no code required. iPad support and additional languages are planned for future updates.

Budgitrack is available to download at <https://apps.apple.com/gb/app/budgitrack/id6761551652> and more information is at <https://budgitrack.com>.

About Recurse Ltd.

Recurse Ltd. is a UK-based company building privacy-first personal finance tools. It is registered in England and Wales (Companies House #17099474, <https://find-and-update.company-information.service.gov.uk/company/17099474>) at 71-75 Shelton Street, Covent Garden, London, WC2H 9JQ. Its first product, Budgitrack, is an iOS budget tracker that keeps all data on-device. Learn more at <https://budgitrack.com>.

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