FinanceDeck Data Retention and Disposal Policy

Owner: Digital Block Enterprises (12192934 Canada Inc.)
Effective: August 19, 2026
Review cadence: annually, or immediately following any material change to data handling practices or applicable privacy law.

1. Purpose and Scope

This policy defines how long FinanceDeck ("the application," operated at myfinancedeck.com) retains personal and financial data, including data received via Plaid, and how that data is disposed of when no longer needed. It applies to all consumer data processed by the application, whether entered manually by the user or received through a connected bank account.

2. Retention Schedule

Data Type	Retention Period
Account profile (name, email, hashed password)	While the account is active
Manually entered financial data (balances, rates, due dates)	While the account is active
Plaid-derived data (account balances, transaction data)	While the account is active and the bank connection remains linked
Plaid access tokens	Until the user disconnects the bank connection or deletes their account
Payment/alert history	While the account is active
Anonymized analytics data (Google Analytics)	Per Google Analytics' standard retention settings; contains no personal or financial data

3. Disposal Process

Users may permanently delete their account and all associated data at any time from Settings. When an account is deleted:

- The user record and all directly associated records, including debt accounts, payment history, alerts, Plaid connections and access tokens, email logs, and preferences, are permanently removed from the production database via cascading deletion enforced at the database schema level.
- Deletion is immediate and is not a soft delete or deactivation; the underlying records are physically removed.
- Because the database provider maintains point-in-time recovery for disaster-recovery purposes, deleted data may persist in provider-level backups for a limited window (currently up to 6 hours) before being fully purged from all backup copies. No FinanceDeck process reads from or restores individual records from these backups outside of a genuine disaster-recovery event.
- Disconnecting a single bank connection (without deleting the account) immediately deletes the associated Plaid access token and unlinks, but does not delete, the affected debt account records, which revert to manual tracking.

4. Third-Party Data Disposal

When an account is deleted, FinanceDeck's own copies of Plaid-derived data are removed as described above. Users who wish to fully revoke FinanceDeck's access to their bank data at the source can also do so directly through Plaid or their financial institution. Deletion of billing records held by Stripe is subject to Stripe's own retention obligations as a payment processor.

5. Legal and Compliance Basis

This policy is designed to support compliance with applicable Canadian privacy law, including the Personal Information Protection and Electronic Documents Act (PIPEDA), which requires that personal information be retained only as long as necessary for the purposes for which it was collected.

6. Policy Review

This policy is reviewed at least annually by the party responsible for information security (see the FinanceDeck Information Security Policy, Section 2) and updated as needed to reflect changes in the application's data handling, infrastructure, or legal requirements.