Data Retention and Disposal Policy

Budg!t Pro — Hansgemachter

Effective Date: March 30, 2026

Version: 1.0

Reviewed Annually

1. Purpose

This policy defines how Budg!t Pro collects, retains, and disposes of consumer financial data obtained through the Plaid API. The purpose is to ensure compliance with applicable data privacy laws, minimize data retention risk, and give users full control over their personal financial information.

2. Scope

This policy applies to all consumer financial data retrieved through the Plaid API within the Budg!t Pro desktop application, including account balances, account identifiers, and associated metadata.

3. Data Architecture

Budg!t Pro is a locally installed Windows desktop application. All consumer data is stored exclusively on the user's local device. No consumer financial data is transmitted to, stored on, or processed by any third-party servers, cloud infrastructure, or external databases controlled by Hansgemachter.

4. Data Retention

Consumer financial data is retained only for as long as the user maintains an active bank connection within the application. Specifically:

- Account balance data is fetched from the Plaid API once per application launch and stored locally in the application's data file on the user's device. - Plaid access tokens are stored locally on the user's device and are used solely to retrieve account balance information. - No historical financial data is retained beyond what is visible within the application at any given time. - Data is never aggregated, profiled, or shared with any third party.

5. Data Disposal

Users may delete their data at any time through the following methods:

- Disconnecting a bank account within the Bank Connect section of the application immediately removes all associated account data and invalidates the stored Plaid access token. - Uninstalling the Budg!t Pro application removes all locally stored data, including Plaid access tokens and account information, from the user's device. - Users may also request deletion of any Plaid-held data by contacting Plaid directly at privacy@plaid.com.

6. Legal Compliance

This policy is designed to comply with applicable data privacy regulations including but not limited to the California Consumer Privacy Act (CCPA) and other applicable U.S. state privacy laws. Users retain the right to access, correct, and delete their personal financial data at any time.

7. Policy Review

This policy is reviewed annually by Hansgemachter and updated as necessary to reflect changes in the application, applicable law, or Plaid's terms of service. The current version is always available within the application's privacy policy documentation.

8. Contact

For questions about this policy or to submit a data deletion request, users may contact:

Hansgemachter Email: available via the Microsoft Store product listing Application: Budg!t Pro