

Bit-Er Devs

SmartFinBot

smartfinbot.biterdevs.com

DATA DELETION POLICY

Last updated: March 26, 2026

This Data Deletion Policy explains how **Bit-Er Devs** handles the deletion of personal and financial data collected through the SmartFinBot mobile application (the "App"). SmartFinBot is a training and research project. We are committed to respecting your right to erasure and ensuring your data is handled responsibly when you choose to leave the platform or request deletion of specific information.

1. WHAT DATA CAN BE DELETED?

Upon request or account deletion, Bit-Er Devs will delete or anonymize the following categories of data associated with your account:

Personal Account Data

- Your registered name and email address.
- Your hashed password and authentication credentials.
- Your Google Sign-In association (if applicable).

Financial Data

- All expense records you have entered.
- All income records you have entered.
- Loan details including amounts, interest rates, and due dates.
- Bill records and payment statuses.
- Budget limits and configurations.
- Transaction categories and labels.

App Configuration Data

- Notification preferences and reminder settings.
- Push notification device tokens associated with your account.

Chatbot and Session Data

- Any stored conversation logs or chatbot interaction records linked to your account.
- Session data cached in Redis is automatically cleared when each session ends and is not permanently retained.

2. WHAT DATA IS NOT IMMEDIATELY DELETED?

Certain data may be retained for a limited period after a deletion request for the following reasons:

- **Backup archives:** Deleted data may temporarily remain in encrypted backup systems before being fully purged during the next scheduled backup cycle. This typically occurs within 30 days of the deletion request.
- **Legal obligations:** We may be required by applicable law, regulatory authority, or court order to retain certain data for a specified period, even after your deletion request. In such cases, the data will be retained only for as long as legally required and will not be used for any other purpose.
- **Anonymized research data:** As a training and research project, Bit-Er Devs may retain fully anonymized and non-identifiable data derived from usage patterns for academic and research purposes. This data cannot be linked back to you in any way.

WE DO NOT RETAIN YOUR PERSONAL OR FINANCIAL DATA FOR ADVERTISING, PROFILING, OR ANY COMMERCIAL PURPOSE AFTER YOU REQUEST DELETION.

3. HOW TO REQUEST DELETION OF YOUR DATA

Option 1 — Delete Your Account In-App

You can initiate account deletion directly within the SmartFinBot app:

1. Open the SmartFinBot app and log in to your account.
2. Navigate to Profile Settings.
3. Select "Delete Account" and confirm your request.

Upon confirmation, your account will be deactivated immediately and your personal and financial data will be queued for deletion from our active systems.

Option 2 — Request Deletion by Email

If you are unable to access the app or prefer to submit a deletion request directly, email us at contact.bit.er@gmail.com with the following details:

- Subject line: "Account Deletion Request"
- Your registered email address.
- A brief description of your request (e.g., full account deletion or specific data deletion).

We will acknowledge your request within 5* business days and confirm deletion within a reasonable timeframe, typically within 30 days.

4. DELETION TIMELINE

The following timeline applies once a deletion request is received and verified:

- **Immediate:** Your account is deactivated and you will no longer be able to log in.
- **Within 7 days:** Your personal and financial data is removed from our active PostgreSQL database and live systems.
- **Within 30 days:** Residual data is purged from encrypted backup archives.
- **Push notification tokens:** Removed from Firebase Cloud Messaging immediately upon account deactivation.
- **Session cache (Redis):** Automatically cleared at session end; no action required.

5. THIRD-PARTY DATA

Bit-Er Devs does not sell or share your personal data with third parties for commercial purposes. However, certain third-party services integrated with SmartFinBot may independently hold data associated with your use of their services:

- **Firestore (Google):** Device tokens used for push notifications are managed by Firestore Cloud Messaging. Deleting your SmartFinBot account will result in us removing your token from our system, but you may also wish to review Google's data deletion options at <https://myaccount.google.com>.
- **Google Sign-In:** If you registered using Google Sign-In, your Google account data is governed by Google's Privacy Policy. Deleting your SmartFinBot account removes our access to your Google profile information, but does not affect your Google account itself.

We recommend reviewing the privacy policies of these third-party services if you wish to request deletion of data they may independently hold.

6. DATA EXPORTED BEFORE DELETION

Before deleting your account, you may wish to export your financial data for your own records. SmartFinBot supports data export in the following formats:

- PDF reports via the Reports section of the app.
- CSV exports of your transaction and financial records.

Once your account is deleted, exported copies of your data that you have saved locally are outside our control and remain your responsibility.

7. MINORS

SmartFinBot is not intended for users under 18 years of age. If we become aware that we have collected personal information from a user under 18 without appropriate consent, we will delete that data promptly without requiring a formal deletion request. To report such a case, contact us at contact.bit.er@gmail.com.

8. YOUR RIGHTS

Depending on your location, you may have additional rights regarding your personal data under applicable data protection laws, including:

- The right to erasure ("right to be forgotten") under GDPR or similar regulations.
- The right to access a copy of your data before deletion.
- The right to restrict processing of your data in certain circumstances.
- The right to lodge a complaint with a supervisory authority in your jurisdiction.

To exercise any of these rights, contact us at contact.bit.er@gmail.com.

9. CHANGES TO THIS POLICY

Bit-Er Devs reserves the right to update this Data Deletion Policy at any time. The "Last updated" date at the top of this document will reflect the most recent revision. We encourage you to review this policy periodically. Continued use of the SmartFinBot app after any update constitutes acceptance of the revised policy.

10. CONTACT US

For any questions, concerns, or requests related to data deletion, please contact us at:

Bit-Er Devs

SmartFinBot — Training and Research Project

smartfinbot.biterdevs.com

contact.bit.er@gmail.com

We will respond to your inquiry within a reasonable timeframe, typically within 14 business days.

This Data Deletion Policy is effective as of March 26, 2026. SmartFinBot — Bit-Er Devs Training and Research Project.