

Data Disposal Policy – Afinse

Effective Date: April 17, 2026

1. Overview

Afinse ensures that user data is securely deleted when it is no longer required.

2. Data Deletion Triggers

Data is deleted when:

- A user requests account deletion
- The account is inactive for an extended period (e.g., 12 months)
- Data is no longer needed for service delivery
- Legal retention requirements expire

3. Disposal Methods

Afinse uses secure methods to delete data:

- Permanent deletion from databases
- Secure erasure of backups after retention period
- Removal of identifiers to anonymize data when applicable

4. Third-Party Data

Data obtained through third-party providers (e.g., Plaid) is deleted in accordance with their requirements and APIs.

5. Access Control

Only authorized personnel can initiate or manage data deletion processes.

6. Compliance

Afinse complies with applicable data protection laws and ensures that all disposal processes are auditable and secure.