HotSaus Data Retention and Disposal Policy

Company	HotSaus, LLC (Atlanta, Georgia, United States)
Document owner	Security Lead: Bam Faboyede
Approved by	Kelechi Ajayi, Legal Advisor
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Review cycle	At least once every 12 months
Contact	aye@ayehotsaus.com
Related	HotSaus Information Security Policy, Privacy Policy (`/legal/privacy`)

1. Purpose

This policy sets how long HotSaus keeps the data it collects, how it disposes of data it no longer needs, and what happens when a user's account is deleted. It applies to all HotSaus systems, Personnel, and service providers that store HotSaus data, including consumer financial data received through Plaid.

2. Principles

1. HotSaus keeps personal data only as long as needed for the purpose it was collected for, to meet legal and financial recordkeeping obligations, or to resolve disputes.
2. Data that is no longer needed is deleted or de-identified on the schedule in Section 3.
3. Where the law requires longer retention, the legal obligation controls and the data is used only for that purpose ("legal exception").
4. HotSaus does not store raw bank transactions or bank login credentials.

3. Retention Schedule

Data	Retention	Disposal
Plaid access token and linked account metadata (institution, account name, last four digits)	Until the user unlinks the bank or deletes the account	Revoked at Plaid with item removal, then deleted. If Plaid cannot confirm, the revocation is retried daily until it does
Raw bank transactions	Not stored; processed in memory during a scan	Discarded when the scan completes

Data	Retention	Disposal
Peer-to-peer payment matches found by a scan	90 days after the last scan that found them	Deleted. The details of a payment the user claimed stay on the claim as a financial record
Financial records: claims, claimed offers, cashback ledger, cashouts, business charges	7 years after the transaction (legal exception)	Deleted or de-identified
Proof-of-purchase images and PDFs	30 days after the proof of purchase is verified or rejected	File deleted; the claim record is kept as a financial record
Account profile and login	Life of the account	Deleted on account deletion (Section 4)
User content: feed posts, meme images, likes, comments, profile image	Life of the account	Deleted on account deletion (Section 4)
Deleted-account archive	30 days after deletion	Deleted
Unverified accounts with no activity	7 days after sign-up	Deleted automatically (Section 5)
Marketing email contact	Until unsubscribe or account deletion	Removed from the marketing list and opted out, so the address is never emailed again
Product analytics	30 days, as configured in each tool	Expired by the vendor; the person record is deleted on account deletion
Application logs	Not to exceed 30 days	Expired by the hosting provider
Database backups	Not to exceed 35 days	Expired by rolling retention
Support and privacy request emails	2 years after the request is closed	Deleted

4. Account Deletion

4.1 Requesting deletion

A user can delete their account in two ways:

1. **In the app.** On the Manage page, under Danger Zone, the user selects Delete Account, reads what will be removed, and types DELETE to confirm. The request is accepted only from the signed-in account holder on a device that has passed email verification.
2. **By email.** The user writes to aye@ayehotsaus.com from the email address on the account. HotSaus confirms the request comes from the account holder, and an administrator deletes the account from the admin console within 30 days.

Both paths run the same deletion process.

4.2 What happens when an account is deleted

The deletion runs automatically, in this order:

1. **Archive.** A snapshot of the login record and profile is written to a restricted deleted-account archive, with the reason and who requested the deletion. If the archive write fails, nothing is deleted.
2. **Bank connections.** Every linked bank is revoked at Plaid with item removal, and the stored access tokens, account metadata, and payment matches are deleted.
3. **Subscription.** Any active subscription, including Drop Squad, is cancelled in Stripe so the user is not billed again.
4. **Email list.** The user is removed from the marketing list and opted out.
5. **Content.** The user's feed posts, likes, comments, profile image, and uploaded meme images are deleted.
6. **Analytics.** The user's person record is deleted from product analytics.
7. **Login and profile.** The Firebase Authentication login and the user profile are permanently deleted. The user can no longer sign in.
8. **Confirmation.** The user receives an email confirming the deletion.
9. **Financial records.** Claims, claimed offers, ledger entries, cashouts, business charges, and proof-of-purchase records are kept under the legal exception for 7 years, restricted to tax, accounting, and dispute purposes. Proof-of-purchase files follow the schedule in Section 3.
10. **Archive expiry.** The deleted-account archive entry is permanently deleted 30 days after the account was deleted.

If any of steps 2 to 6 or step 8 fails, the account is still deleted and the failure is reported to HotSaus engineering for follow-up. A bank connection that Plaid cannot revoke is kept only for the retry in Section 5 and deleted once revoked.

5. Automated Enforcement

A scheduled job runs daily and:

1. deletes accounts that did not verify their email within 7 days of sign-up, skipping any account with claims, proof of purchase, ledger entries, cashouts, saved offers, a balance, a subscription, or billing attached (each is archived first, as in Section 4.2, step 1);
2. deletes deleted-account archive entries older than 30 days;
3. deletes peer-to-peer payment matches not found by a scan in the last 90 days;
4. deletes proof-of-purchase files 30 days after they are verified or rejected;
5. retries any Plaid revocation that has not yet been confirmed.

Each run reports its results to the HotSaus engineering notification channel.

6. Disposal Methods

Medium	Method
Database records	Permanent deletion through the database API; backups expire on rolling retention
Stored files (images, PDFs)	Object deletion through the storage API
Plaid connections	Plaid item removal, which invalidates the access token at Plaid, then deletion of the token at HotSaus
Vendor-held data	Deletion through the vendor's API or dashboard, or the vendor's contractual deletion process on termination
Devices	Full factory reset before a device is retired or reassigned
Paper	Not used for Confidential data; any printed copy is cross-cut shredded

Cloud providers dispose of physical storage media under their own certified procedures (for example NIST SP 800-88), as documented in their security attestations.

7. Legal Holds

When litigation, an investigation, or a regulatory request is reasonably anticipated, the Security Lead suspends disposal of the relevant data until the hold is released in writing.

8. Verification and Review

The Security Lead reviews the daily job reports and confirms at least quarterly that data past its retention period was disposed of. This policy is reviewed at least once every 12 months.

9. Revision History

Version	Date	Author	Change
1.0	October 19, 2026	Engineering	Initial draft for legal review
1.1	October 19, 2026	Engineering	In-app account deletion; automated deletion steps and daily enforcement
1.2	October 29, 2026	Bam Faboyede	Approved by Kelechi Ajayi, Legal Advisor, and published