

Account Deletion Policy – Balancc

Effective Date: 3rd June 2025

1. Purpose

This Account Deletion Policy outlines the procedures and implications associated with the permanent deletion of a user account on the Balancc platform ("we," "our," "us"). This policy ensures compliance with the Nigeria Data Protection Regulation (NDPR) issued by the National Information Technology Development Agency (NITDA).

2. User Rights

Under NDPR, users have the right to request deletion of their personal data. At Balancc, we honour all verifiable deletion requests, subject to legal and contractual obligations.

3. How to Request Account Deletion

Users may initiate an account deletion request via any of the following:

- Through the app: Go to **Settings > Account > Delete Account**
- By email: Send a request to **privacy@balancc.app** with subject "Account Deletion Request"
- Via customer support: Contact our support team and provide identity verification

We may require additional information to verify the identity of the requester.

4. What Happens After Deletion

Upon confirmation:

- Your Balancc account will be permanently deleted
- All personal and financial data associated with your account will be erased from our active databases
- Tokenized links to third-party services (e.g., bank APIs) will be revoked
- You will be logged out and unable to reaccess your account

Exceptions: Some data may be retained for:

- Legal obligations (e.g., anti-fraud, tax, and accounting regulations under Nigerian law)
 - Enforcement of our Terms of Service
 - Ongoing investigations or dispute resolutions
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5. Processing Time

We aim to complete deletion requests within **15 business days** of confirmation, in line with NDPR Section 3.1(7).

6. Irreversibility

Account deletion is **permanent and irreversible**. Once deleted, no data or access can be recovered.

7. Deletion of Linked Accounts

Any accounts linked to third-party services (e.g., banking aggregators) will also be unlinked. Users must re-link those services manually if they rejoin Balancc in the future.

8. Data Controller Contact

Balancc Privacy Compliance Team
Email: **privacy@balancc.app**
Registered Address: [Insert Legal Address]
Data Protection Officer (DPO): [Insert if applicable]

9. Regulatory Recourse

If you believe your request has not been properly handled, you may contact:

National Information Technology Development Agency (NITDA)
Email: **dpo@nitda.gov.ng**
Website: **www.nitda.gov.ng**