Privacy notice

Version 2026-09-21 · Applies to the Clan application at clan-household-2026.web.app

Clan is a place for a family to see its money together and plan what happens next. That only works if you trust it with information about your money, so this notice says plainly what Clan collects, what it does with it, who else sees it, how long it keeps it, and how you delete it.

What Clan collects

What	Where it comes from	Why
Your name and email address, and a Google account identifier	Google sign-in	To know which account is yours. Clan asks Google only for `openid email profile` and stores no Google tokens.
What you tell Clan about your money: income, bills, accounts, balances, commitments, goals, and the conversation itself	You, in conversation with the agent or in forms	To build and keep your household's financial picture.
Account names, balances and transactions from a bank you connect	Plaid, when you choose to connect a bank	To keep the picture current without you typing it in.
Documents you upload or that Clan downloads on your instruction (statements, bills)	You	To read facts off them, which you confirm before they count.
Technical logs: request times, errors, sign-in attempts	Your browser, automatically	To keep the service running and to detect abuse. Logs never include account numbers, balances or message text.

Clan does not collect your bank password. Connecting a bank happens on Plaid's own pages; Plaid gives Clan a token that Clan stores encrypted.

Who else sees it

Clan uses a small number of services to work. Each sees only what its job needs.

- **Members of your household.** Clan is built around the idea that some things are shared and some are private. What each person can see is decided by the record itself — a transfer between two people is visible to both; someone's account balance is visible only to them. Nobody, including the household's creator, can read another member's private data.
- **Google** handles sign-in. Google's own privacy policy applies to your Google account.
- **Plaid** connects your bank when you choose to. Plaid's End User Privacy Policy applies to that connection, and you can manage or revoke it at my.plaid.com.
- **AI model providers.** The agent you talk to is a large language model. To answer you, Clan sends your message, recent conversation, and the parts of your household's picture the model needs to that provider (currently via OpenRouter and Anthropic). They use the data only to generate the response; Clan uses them under settings and terms that exclude training on your data. Clan never sends bank credentials or Plaid tokens to a model.
- **Google Cloud** hosts Clan. Data is stored in the United States on encrypted disks.
- **Stripe**, if you subscribe, handles payment. Clan never sees your card number.

Clan does not sell your data, does not share it with advertisers, and does not use it for any purpose other than running Clan for you.

How it is protected

- Everything travels over TLS 1.2 or better, and is stored on encrypted disks.
- Bank tokens and other credentials are additionally encrypted with a separate key, in a store that the main application database role cannot read.
- Every database query runs under row-level security keyed to the signed-in person, so one member cannot read another's private data even if the application had a bug.
- You can turn on two-step verification with an authenticator app. Clan requires it before a bank can be connected.
- The full security policy Clan operates under is published as a PDF. This notice is also available as a PDF.

How long it is kept

- Your household's records are kept for as long as your account exists, because a financial history that forgets is not useful.
- Sign-in sessions expire after 12 hours idle or 7 days at most. Expired sessions, sign-in attempts and other operational rows are purged automatically within 30 days.
- Technical logs are kept for 30 days.
- Backups are kept for at most 30 days, after which they are deleted.

Deleting your data

You can delete your account yourself, at any time, from **Settings → Account → Delete my account**. Deletion is immediate and cannot be undone:

- Any bank connections are removed at Plaid first, so no token to your bank survives anywhere.
- Your conversations, documents, accounts, observations and connections are deleted.
- A household that only you belong to is deleted entirely.
- In a household you share with others, records you share with them — a transfer between you, a commitment you both agreed to — stay with them, with your name removed. Their picture should not lose its history because you left.
- A single line in the audit log records that an erasure happened, with no personal data.
- Copies in backups age out within 30 days.

If you would rather someone else do it, or you cannot sign in, email the address below and it will be done within 7 days.

Your rights

Wherever you live, you can ask to see what Clan holds about you, correct it, export it, or delete it, and you can withdraw consent at any time by deleting your account. Clan does not make automated decisions with legal effect about you; the agent proposes, and people in your household decide.

Children

Clan is for adults managing a household's money. It is not directed at anyone under 18, and does not knowingly collect their data.

Changes

When this notice changes materially, you will be asked to read and agree to the new version the next time you sign in. The version date at the top always identifies what you agreed to.

Contact

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