



Privacy Policy

OurLifeCosts Telegram service

Effective: 20 July 2026 · Version 2.0

In short: your Google Sheet is the main expense record; the bot uses a local database and cache to operate; AI data is sent to providers only when AI is enabled and you invoke an AI feature.

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1. Who controls your data

OurLifeCosts is operated and the relevant personal data is controlled by Ємельянов Владислав Володимирович, Ukraine (the “Operator”, “we”, or “us”). This Policy explains how @ourlifecosts_bot and ourlifecosts.org process data and what rights you have.

It covers personal and family expense tracking, reminders, reports, statement imports, AI features, dashboards, the family credit wallet, and payments.

2. Data we process

- Telegram data: numeric Telegram ID, profile name, username if available, chat ID, commands, messages, and button interactions required to run bot flows.
- Family and settings data: up to two members, invite token, categories, budgets, reminder and weekly-report times, AI-consent status, and the technical state of unfinished operations.
- Google Sheet data: the spreadsheet ID and expense rows including date, member name, category, amount, and description. We do not receive your Google password or access to all of Google Drive.
- Technical expense cache: a derived local copy of family-sheet rows used for fast reports and dashboards. The Google Sheet remains the source of truth for expenses.
- AI inputs: voice audio, transcript, expense text, category names, selected transactions, or aggregated financial data, depending on the feature you invoke.
- Statement import data: the uploaded bank statement or its text, transaction date, merchant, amount, MCC/description, and a technical fingerprint used to prevent duplicate imports.
- Credits and payments: family balance, free and purchased credit lots, grant/spend history, invoice or payment IDs, Telegram charge ID, and Crypto Pay status. We do not receive full payment-card details or crypto wallet private keys.
- Technical data: error logs, timestamps, service identifiers, reliability metrics, and database backups. The website and its external resources may receive ordinary network data such as IP address, user agent, and request time.

3. Google Sheets access

OurLifeCosts does not sign you in through Google OAuth. You create or select a sheet and explicitly grant editor access to the service-account address shown by the bot. This grants access only to the file you shared.

You may revoke access in Google sharing settings at any time. The bot will then be unable to read or write the sheet and some functions will stop. Revocation alone does not delete technical records or cache already held on our server; contact the Operator for deletion.

4. Purposes and legal bases

We process data to perform our agreement with you: create and operate a family, sync expenses, manage budgets, send reminders and reports, create dashboards, import statements, provide support, and account for credits.

AI-provider transfers rely on your AI consent. You can disable AI in /settings; because this is a family setting, the change applies to both members.

We rely on legitimate interests for abuse prevention, troubleshooting, secure operations, backups, duplicate prevention, and payment integrity, and on legal obligations where applicable.

The weekly summary is numeric: total spend and a category breakdown for the previous week. It does not contain a separate AI commentary and does not require an AI-provider transfer.

5. AI features and automated processing

When AI is enabled, audio may be sent to OpenAI Whisper for transcription. Anthropic may receive the transcript, expense text, category names, individual transactions, or aggregates for categorization, statement mapping, the financial assistant, or monthly analysis. Temporary audio on our server is deleted immediately after processing succeeds or fails.

AI output may be inaccurate. Review data before it is saved where confirmation is offered. AI output is not financial, investment, tax, accounting, or legal advice. OurLifeCosts does not make decisions that produce legal or similarly significant effects for you.

6. Recipients

Telegram for bot delivery, files, buttons, and Telegram Stars; Google for the shared spreadsheet; OpenAI for voice transcription; Anthropic for invoked AI features; Crypto Pay / @CryptoBot for crypto invoices; hosting and technical providers where necessary; and authorities where disclosure is legally required.

We do not sell personal or financial data and do not use it for third-party advertising profiles.

7. International transfers

Telegram, Google, OpenAI, Anthropic, and payment providers may process data outside Ukraine. Transfers occur only to provide the selected feature and under the relevant provider's protections and terms. You may keep AI disabled or turn it off in /settings.

8. Retention

- Your Google Sheet remains in your Google account until you delete it, and you control its sharing settings.
- Family data, settings, and the local cache are retained while needed for an active service relationship, dispute resolution, security, or legal obligations.
- Temporary audio is deleted after transcription or an error. Provider-side API retention follows the current OpenAI and Anthropic policies.
- Credit/payment history and operational logs may be kept longer where needed to prove transactions, prevent fraud, or comply with accounting or legal requirements.
- After a verified deletion request, we remove data from active systems without undue delay unless we have a lawful reason to retain it. Backup copies disappear through the ordinary backup replacement cycle.

9. Family access

A person can belong to one OurLifeCosts family, with no more than two members. Both members can see shared expenses, budgets, the AI setting, and the family credit balance. Invite links are personal and should not be shared beyond the intended partner.

To leave, a member provides a new empty Google Sheet and selects whether to copy only their expenses or all shared expenses. The old sheet is unchanged. The shared credit balance stays with the old family.

10. Security

We use access controls, secrets kept outside source code, a protected server environment, operational logging designed not to capture full financial content, backups, and integrity checks. No online service can guarantee absolute security. Contact us immediately if you suspect unauthorized access.

11. Your rights

Under Ukrainian data-protection law and, where applicable, the GDPR, you may request access, correction, deletion, restriction, objection, a copy or portability, information about recipients, and withdrawal of consent. Withdrawal does not affect processing lawfully completed before withdrawal.

You may also complain to the Ukrainian Parliament Commissioner for Human Rights or another competent supervisory authority.

12. Website storage and external resources

The website does not build advertising profiles. It stores only your theme preference in browser localStorage. External fonts, libraries, or resources may expose ordinary network data to their providers. Visiting Telegram, Google, or a payment provider is also subject to that provider's policy.

13. Children

The service is not intended for anyone unable to enter the relevant agreement or provide valid consent under applicable law. Contact the Operator if you believe a child supplied data without proper authorization.

14. Changes

We may update this Policy when features, providers, or laws change. The new version will be published on the website with its effective date, and material changes may also be announced through Telegram.

15. Contact

Email: skipa.work@gmail.com · **Telegram:** [@skipawork](https://t.me/skipawork) · ourlifecosts.org

For a data request, include your Telegram ID or username and describe the request. To prevent unauthorized access, the operator may ask you to verify that you control the account.

Provider and legal references

- [Law of Ukraine on Personal Data Protection](#)
- [EU General Data Protection Regulation](#)
- [Google API Services User Data Policy](#)
- [OpenAI API data controls](#)
- [Anthropic data retention](#)
- [Telegram Privacy Policy](#)