



## **WEKEZA HOLDINGS, INC**

### **Privacy Policy Privacy Policy**

Last Updated: January 2025

#### Introduction

Wekeza Holdings, Inc. ("we," "us," or "our") is committed to protecting your privacy. This Privacy Policy explains how we collect, use, and protect your personal information across our services, websites, and mobile applications.

#### Scope and Regional Compliance

This policy applies to all users of our services globally, with specific provisions for users in:

##### Americas

- United States: California Consumer Privacy Act (CCPA)
- Barbados: Data Protection Act 2019
- Jamaica: Data Protection Act 2020

##### Africa

- Ghana: Data Protection Act 2012
- Kenya: Data Protection Act 2019
- Nigeria: Nigeria Data Protection Regulation (NDPR)
- South Africa: Protection of Personal Information Act (POPIA)
- Tanzania: Data Protection Act 2022

##### Asia and Europe

- India: Personal Data Protection Bill
- United Kingdom: UK GDPR

- European Union: GDPR (for EU residents)

#### Information We Collect

We collect personal information that:

- You provide directly to us
- We receive from our affiliates and partners
- We collect automatically through our services

This includes:

- Contact information
- Financial information
- Device and usage information
- Location data (with your consent)
- Transaction history
- Government-issued identification (where required by local regulations)

#### Regional Data Protection Rights

Your rights vary based on your location:

##### United States & Caribbean (US, Barbados, Jamaica)

- Access and portability rights
- Right to delete personal information
- Opt-out rights for data sales
- Non-discrimination rights

##### African Countries (Ghana, Kenya, Nigeria, South Africa, Tanzania)

- Right to data protection
- Right to be informed of data collection
- Right to correct personal information
- Right to delete personal information
- Right to object to processing

- Cross-border transfer protections

#### India

- Right to data portability
- Right to be forgotten
- Right to correction
- Consent requirements for processing

#### United Kingdom

- All rights under UK GDPR
- Data portability
- Right to erasure
- Right to restrict processing
- Right to object to processing

#### Data Transfers and Storage

We maintain appropriate safeguards when transferring data across borders through:

- Standard contractual clauses
- Data processing agreements
- Regional data storage where required by law
- Compliance with local data sovereignty requirements

#### How We Use Your Information

We use your information to:

- Provide and improve our services
- Process transactions
- Protect against fraud
- Send relevant communications
- Comply with legal obligations

#### Data Sharing

We may share your information with:

- Our affiliated companies
- Service providers
- Regulatory authorities
- Third parties (with your consent)

#### Data Security

We implement industry-standard security measures to protect your information, including:

- Encryption of data in transit and at rest
- Access controls
- Regular security assessments
- Compliance with regional security standards

#### Children's Privacy

Our services are not intended for children under 16 (or the relevant age of digital consent in your jurisdiction). We do not knowingly collect information from children.

#### Cookies and Tracking

We use cookies and similar technologies to:

- Improve site functionality
- Remember your preferences
- Analyze usage patterns
- Deliver relevant advertising

You can manage cookie preferences through your browser settings.

#### Data Retention

We keep your information for as long as needed to:

- Provide our services
- Comply with legal obligations
- Resolve disputes

- Enforce agreements
- Meet regional retention requirements

#### Changes to This Policy

We may update this policy periodically. We will notify you of significant changes through our website or email.

#### Contact Us

For privacy-related questions or to exercise your rights:

- Email: [info@wekeza.com](mailto:info@wekeza.com)
- Global Privacy Office: [Insert address]

#### Regional Representatives:

- Africa Privacy Officer: [Insert contact]
- India Data Protection Officer: [Insert contact]
- UK/EU Representative: [Insert contact]
- Caribbean Representative: [Insert contact]

For urgent privacy concerns, contact your local data protection authority or our regional representative listed above.