

WE VALUE YOUR PRIVACY

Assets Microfinance Bank Privacy Policy provides information on how we collect, use, share, and process personal information we get when you use websites, our services, download documents, subscribe to our newsletters, interact with us during in-person meetings, at Assets Microfinance Bank sponsored events or events hosted at our premises, and in the context of other marketing and branding activities. This Privacy Policy explains your choices in relation to these processing activities.

In this Privacy Policy, 'personal information' or 'personal data' means information related to an identified individual or an identifiable individual. For example, this could include, among other things, your name, address, email address, business contact details, or information gathered through your interactions with us via our websites or at events. Personal information is also referred to as 'information about you'.

THE PERSONAL INFORMATION WE COLLECT

Assets Microfinance Bank uses the personally identifiable information you provide to communicate with you in response to your inquiries, provide the services you request, and manage your account. The types of personal information which we may collect and process are:

- Name, contact address, email addresses, and telephone numbers
- Demographic attributes, when tied to personal information that identifies you
- Employer, corporate contact details, job title
- Transactional data, including financial details, your photograph
- Career history, professional background and other Curriculum Vitae (CV) related information
- International passport, driving license or any other form of proof of identification
- Data from surveys and publicly available information, such as social media posts
- Unique IDs such as your mobile device identifier or cookie ID on your browser
- IP address and information that may be derived from IP address, such as geographic location
- Information about a device you use, such as browser, device type, operating system

Assets Microfinance Bank will only collect the necessary information to provide the service(s) that you have requested.

HOW WE COLLECT YOUR PERSONAL INFORMATION

We collect information about you and any other party whose details you provide to us when you:

1. Register to use our websites and portals
1. Complete online forms
1. Take part in surveys
1. Interact with us using our social media platforms
1. Download information such as publications or participate in any other interactive areas that appear on our website or portals
1. Contact us offline, for example, by telephone, SMS, email, post or any other means of communication
1. Access and use any of our websites or portals from your devices (including mobile devices) and applications.

HOW WE USE YOUR PERSONAL INFORMATION

Certain principles guide the collection and use of personal data. The following principles guide the collection and use of your information:

- Process your information in a fair, lawfully, and transparent manner.
- Obtain information for a specified and lawful purpose and not process it in any manner incompatible with such purposes.
- Adequate, relevant and limited to what is necessary to fulfil the purpose of processing.

- Accurate and, where necessary, up-to-date. If data is inaccurate, steps will be taken to rectify or erase such data.
- Not to be kept for longer than necessary for the purpose of processing.
- Processed in accordance with the data subject's rights.
- Kept safe from unauthorized processing and accidental loss, damage or destruction using adequate technical and organizational measures.

All personal information that we collect and the process is justified by lawful processing on the basis that:

- You have given consent to the processing
- Processing is necessary for the performance of a contract to which you are a party or take steps to enter a contract
- Processing is necessary for compliance with a legal obligation to which we are subject
- Processing is necessary to protect your vital interests or another natural person
- Processing is necessary for the performance of a task carried out in the public interest

Your personal information may be used:

- To communicate and respond to your requests and enquiries about Assets Microfinance Bank
- To offer and provide our Products and Services tailored to meet your needs
- To fulfil the terms of any service contract(s), you might have with us
- To improve your service experience with us
- To conduct our business and manage our relationship with you
- To administer subscriptions of periodic newsletters
- To deliver technical and functional management on our sites, networks and system
- To market our services or related services and tailor our marketing and brand activities to you or your company's interests
- To comply with applicable laws and regulations and to operate our business
- Complying with Internal Policies
- To update your records
- To communicate with you when necessary

AUTOMATED PROCESSING

We sometimes use automated systems and software to help us reach decisions about you, such as making credit decisions, carrying out security, fraud and money laundering checks, or processing your data when you apply for some of our products and services.

This type of processing is carried out on a lawful basis. You can contact us to request that a human being review automated processing if you detect any inaccuracies in your personal data.

DATA ANALYTICS

We may use data analytics tools to analyze the information generated and stored during your use of our services to improve our services, provide content tailored to your personal preferences, and monitor our website's traffic and usage. The other purposes include:

- Develop and provide new and existing functionality and services.
- Determine your general location to evaluate how our known clients engage with different parts of our website.

Third-party service providers may provide all these tools, including collecting and tracking certain data and information regarding the characteristics and activities of visitors to our website. We may disclose data, including personal information, to such third-party services providers to obtain such services.

You have the right to object to processing based on our legitimate activities. Still, this may affect our ability to provide certain services or solutions for your benefit if you object.

WHO WE SHARE YOUR PERSONAL INFORMATION WITH

We may share the information about you to the extent permitted by law, with the following:

- Service providers who process and store data on our behalf include internet service providers, platform providers, cloud storage providers, payment processing providers, and those engaged in communicating with you.

- Regulators/Supervisors, Government Agencies/Courts – It may be necessary by law, legal process, litigation, or requests from public and governmental authorities within or outside your country of residence for Assets Microfinance Bank to disclose your personal information. We may also disclose information about you if we determine that for purposes of national security, law enforcement, or other issues of public importance, disclosure is necessary or appropriate.
- Analytics and service engine providers assist us in improving and optimizing our website.
- External Auditors

We may share non-personally identifiable information (e.g., the pages you visit, which links you click, which ads you see and click on, and the categories of search terms you enter) about using our website or portal publicly or with third parties. This will not include information that can be used to identify you.

Your Personal information will not be shared with third parties for marketing purposes.

HOW WE PROTECT YOUR INFORMATION

The security of your personal information is important to us. Assets Microfinance Bank, therefore, takes reasonable precautions to protect your personal information. We generally follow accepted industry standards to protect the personal information submitted to us during transmission and once we receive it. No method of transmission over the Internet, or method of electronic storage, is 100% secure. However, we have implemented appropriate technical, physical, and organizational measures designed to protect personal information against accidental or unlawful destruction, accidental loss, damage, alteration, unauthorized disclosure or access, as well as all other forms of unlawful processing.

Where we have provided you (or where you have chosen) with a password that grants you access to specific areas on our site, you are responsible for keeping this password confidential. We request that you do not share your password or other authentication details (e.g., token generated codes) with anyone. Other security measures you can take that will help us protect your data can be found at **Security Information**

WHERE WE STORE YOUR INFORMATION

All Personal Information you provide to us is stored on our secure servers and secure physical locations and cloud infrastructure (where applicable) to provide seamless services to you. Whenever your information is transferred to other locations, we will take all necessary steps to handle your data securely.

HOW LONG DO WE STORE YOUR INFORMATION?

We retain your data for as long as is necessary for the purpose(s) that it was collected. In some circumstances, we may retain your personal information for more extended periods following regulatory, legal, tax or accounting obligations. Data that is not retained is securely destroyed when it is identified that it is no longer needed for the purposes for which it was collected.

We will retain your personal information for such length of time as may be required by law, regulation, the internal policies of Assets Microfinance Bank.

YOUR RIGHTS UNDER THIS POLICY

Following the regulation, you have the following rights in respect of your personal information:

- Right to access your personal information held by us. Your right of access can be exercised by sending an email to hello@assetsmfb.com
- Right to rectify inaccurate or incomplete information
- Right to transfer your information to another organization
- Right to withdraw consent for processing in cases where consent has previously been given.
- Right to restrict or object to the processing of your personal data. We might continue to process your data if there are valid legal or operational reasons
- Right to lodge a complaint

You also have the right to:

- Request that your personal data be made available to you in a common electronic format or request that such data be sent to a third party.
- Request that your information be erased. We might continue to retain such data if there are valid legal, regulatory or operational reasons.

COOKIES

Please note that we may collect information about your computer (or mobile device) for our digital channels, including where available or necessary, your IP address(es), operating system and browser type for system administration, or for our commercial purposes. This is statistical data about our users' browsing actions and patterns and does not identify any individual.

MAINTAINING ACCURATE INFORMATION

Keeping your account information accurate and up to date is very important. You have access to your account information, including your contact information, account balances, transactions and similar information through various means, such as account statements and Internet Banking. If you discover any inaccuracies in your personal information, please promptly notify us and provide the required documentary evidence to implement the necessary updates or changes.

PRIVACY OF CHILDREN

We understand the importance of protecting children's privacy. We do not knowingly collect names, email addresses, or personally identifiable information from children. We do not knowingly market to children, nor do we allow children under 18 to open online accounts

DISPUTE RESOLUTION OR FILING A COMPLAINT

If you have any complaints regarding our compliance with this Privacy Policy, please contact us on 016329482 or 08145515280, OR send an email to hello@Assetsmb.com. We will investigate and attempt to resolve complaints and disputes regarding the use and disclosure of

personal information within thirty (30) days under this Privacy Policy and following applicable law and regulation.

UPDATES TO THIS PRIVACY POLICY

We may update this policy from time to time. Where there are changes in how we use your personal information, we will notify you by posting a prominent notice on our website.