

**MFANISI PRIVACY POLICY**

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**1.0** **Introduction**

Mfanisi is a loans and savings product which is committed to respecting and protecting your privacy in compliance with the applicable laws and obligations on data use and privacy.

In order to demonstrate this commitment, Mfanisi has provided this Statement to explain to you how it collects, uses and protects subscriber information. This Statement should be read together with the terms & conditions of use of Mfanisi.

Where there is a conflict, this Statement will prevail.

This Statement applies to all customers.

**2.0** **Definitions**

References to

2.1 ***“Customer”*** *or***“you*”*** means you the person who subscribes to, uses any of our services or accesses our websites and includes any person who accesses any of the services you have subscribed to.

2.2 **“Mfanisi”**, **“we”** or **“us”**, **“our**” and **“ours”** means Mfanisi platform.

2.3 The word **“includes”** means that what follows is not necessarily exhaustive and therefore the examples given are not the only things/situations included in the meaning or explanation of that text.

**3.0** **Statement Details**

3.1 **Collection of Information**

3.1.1 Mfanisi collects your personal information with your **knowledge** and **consent** when you:

1. Register for Mfanisi by providing to us your Kenya National Identification number (ID) and your legal name as registered by the Government of Kenya.
2. Use Mfanisi product or service online on a mobile and by down loading the Mfanisi APP on the Google Play store or access it through USSD code
3. subscribe to receive the Mfanisi information through various communications Channels such us: emails, SMS, Instants messengers and social media platforms;
4. ask Mfanisi for more information about a product or service or contact Mfanisi with a query or complaint;
5. respond to or participate in a survey, marketing promotion, prize competition or special offer;
6. Visit, access or use Mfanisi websites

Mfanisi may also Verify your information from other organizations including fraud-prevention agencies and Government regulatory and / statutory bodies such us Tax Authorities, IPRS,Communications Authorities, Mobile Network Operators, CRB as required by the Know-Your- Customers (KYC) Laws of Kenya.

3.2 **What Customer Information is collected?**

The information we collect and store about you (**“Customer** **Information”**) depends Mfanisi service you subscribe to.

The Customer Information collected is as follows:

3.2.1 Your identity details including your legal Name, Nickname, National ID number, Mobile phone number, KRA Pin, identity document type and number, date of birth and email address.

3.2.2 Your preferences for particular products and services, based on information provided by you or from your use of Mfanisi

3.2.3 Your contact with us, such as when you: call us or interact with us through social media, or email (we may record your conversations, social media or other interactions with us).

3.2.4. Your Mobile handset type/model.

3.3 **Android Permission**

3.3.1 Read SMS: Mfanisi uses SMS to send OTP “one Time PIN” number for App login and automated account verification.

3.3.2 All transactions information from Mfanisi are sent to the payments originators or recipients by SMS.

3.3.3 All SMS from Mfanisi shall be branded Mfanisi as the source.

3.3.4 Phone state: We use Android handset foreground and background data to determine when the Mfanisi APP is out of focus and asks for security PIN when the APP regains focus. This is to secure transactions on the Mfanisi APP.

3.4 **Purpose for Information Collection.**

We may use and analyze your Customer Information for the following purposes:

3.4.1 Identity verification as per Know Your Customer Requirements.

3.4.2 Responding to any of your queries or concerns;

3.4.3 Keeping you informed generally about new products and services and contacting you with offers or promotions based on how you use our products and services.

3.4.5 To understand how you use our service and products for purposes of developing or improving products and services;

* + 1. Preventing and detecting fraud or other crimes;

3.4.7 To process your transactions; disburse loans and collect payments for your use of the Service

* + 1. To build the credit models and perform credit scoring and analyze customer behavior
    2. To allow our partners to fulfill their obligations to you
    3. To allow us to fulfill our obligations to our partners
    4. To comply with applicable laws, regulations, and rules, such as those relating to “know-your-customer” and anti-money laundering requirements
    5. To contact you by telephone using auto-dialed or pre-recorded message calls or text (SMS) messages (if applicable) as authorized for the purposes described in this Privacy Policy.

3.5 **Retention of Information**

Mfanisi will store your information for a minimum of Seven years as required by the Communication Act of Kenya.

* 1. **Disclosure of Information**

**Disclosure of your information**

3.6.1 Any disclosure of your information shall be in accordance with applicable law and regulations. Mfanisi shall assess and review each application for information and may decline to grant such information to the requesting party if it contravenes the Communications Act of Kenya.

3.6.2 We may disclose your information to:

1. to credit reference bureaus
2. Debt collectors
3. to any member of our group, which means our subsidiaries, affiliates, our holding company and its subsidiaries

1. Law-enforcement agencies, regulatory authorities, courts or other public authorities in response to a demand issued with the appropriate lawful mandate and where the form and scope of the demand is compliant with the law.
2. Subsidiaries, associates, partners or agents who are directly involved in delivering Mfanisi services that you use such as the Utility Companies to which you make payments for your Bills.
3. Fraud-prevention agencies.
4. Publicly available and/or restricted government databases to verify your identity information in order to comply with regulatory requirements;
5. Emergency service providers when you make an emergency call (or where such disclosure to emergency service providers is necessary for your rescue, health and safety) including your approximate location.

3.6.3 We **shall not** release any information to any individual or entity that is acting beyond its legal mandate, or without your express permission.

**3.7. Rights of the Customer**

a) You have the right to request an explanation of the information that Mfanisi Application has about you and how it uses that information.

b) You have a right to receive a copy of the information held by Mfanisi Application about you.

c) You have a right to correct or rectify any information about you that could be inaccurate or incomplete held by Mfanisi Application.

d) You have a right to request deletion of any of your information held by Mfanisi Application at any given time by contacting us.

e) In cases where data processing is based on consent granted by the Customer, the Customer may withdraw the consent at any time by contacting us.

**3.8.** **The Use of Cookies**

3.7.1 We may store some information (using "**cookies**") on your computer when you visit our websites. This enables us to recognize you during subsequent visits. The type of information gathered is non-personal (such as: the IP address of your computer, the date and time of your visit, which pages you browsed and whether the pages have been delivered successfully.

3.7.2 We may also use this data in aggregate form to develop customised services - tailored to your individual interests and needs. Should you choose to do so, it is possible (depending on the browser you are using), to be prompted before accepting any cookies, or to prevent your browser from accepting any cookies at all. This will however cause certain features of the web site not to be accessible.

**3.9** **Access to Information**

For more information, visit our Website page (www.maishabank.com) and sign in and we shall get in touch with you with further information.

**3.10** **Safeguarding and Protection of Information**

Mfanisi has put in place processes, resources, controls, tools and other measures to protect your information from unauthorized access, accidental loss or destruction.

**3.11** **Non-Compliance with this Statement**

Mfanisi shall have the right to terminate any agreement with you for failure to comply with the provisions of this statement and reject any application for information contrary to this statement.

**3.12** **Amendments to this Privacy Policy**

This Data Private Policy is effective from the date the Customer downloads the Mfanisi Application in any of their electronic devices or onboarding to M-fanisi through USSD.

We reserve the right to update or change this Privacy Policy at any time and the Customer should check this Private Policy periodically.

The continued use of our services and products after any amendments herein will constitute the Customer’s acknowledgement and acceptance of the said amendments and consent to be bound by the Privacy Policy as amended.

3.13. **Governing Law and Jurisdiction**

These Data Privacy Policy shall be governed by the Laws of Kenya.

**4.0** **Statement Effective Date**

01, July 2019