

# BANTOO PAY PRIVACY POLICY

**Effective Date:** 1 January 2025

## 1. Introduction

Welcome to Bantoo Pay. We value your privacy and are committed to protecting your personal data. This Privacy Policy explains how we collect, use, share, and protect your information when you use Bantoo Pay services. It also outlines your rights regarding your personal data and how to contact us for further information.

By using Bantoo Pay, you agree to the terms of this Privacy Policy. If you do not agree, please do not use our services.

## 2. Information We Collect

We collect the following types of information to provide and improve our services:

### 2.1 Personal Information

- Full name, address, date of birth, nationality
- Email address and phone number
- Identification documents (e.g., passport, national ID)
- Payment details, including bank account or mobile money information
- Employment or business information (for merchants)

### 2.2 Transactional Information

- Payment and transfer history
- Transaction amounts, dates, and recipients

### 2.3 Technical Information

- IP address, browser type, and operating system
- Device information and app usage data
- Cookies and similar technologies (see Section 7 for more details)

### 2.4 Communication Information

- Customer support inquiries and feedback
- Communication preferences

### 3. How We Use Your Information

We use your information for the following purposes:

- To provide and manage Bantoo Pay services
- To verify your identity and prevent fraud
- To process transactions and payments
- To comply with legal and regulatory obligations
- To communicate with you regarding your account and transactions
- To improve our services through analytics and user feedback

### 4. Legal Basis for Processing

We process your personal data based on the following legal grounds:

- **Contractual Necessity:** To provide the services you request.
- **Legal Obligation:** To comply with applicable laws and regulations.
- **Legitimate Interest:** To improve our services and protect our platform.
- **Consent:** Where required, such as for marketing communications.

### 5. How We Share Your Information

We do not sell your personal data. However, we may share your information with:

- **Service Providers:** To facilitate transactions and service delivery.
- **Financial Institutions and Payment Processors:** To process payments.
- **Regulatory Authorities:** To comply with legal obligations.
- **Business Partners:** For integrated services within the Bantoo ecosystem.

We ensure that all third parties follow strict data protection standards.

### 6. Data Retention

We retain your personal data for as long as necessary to provide services, comply with legal obligations, resolve disputes, and enforce agreements. When data is no longer required, we securely delete or anonymize it.

### 7. Cookies and Tracking Technologies

We use cookies and similar technologies to improve user experience, track website usage, and personalize content. You can manage cookie preferences through your browser settings.

## 8. Data Security

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

- Encryption of sensitive data
- Secure servers and restricted access
- Regular security assessments and monitoring

While we strive to protect your information, no system is entirely secure. Please protect your login credentials and notify us immediately of any unauthorized access.

## 9. International Data Transfers

Bantoo Pay operates globally, and your data may be processed in countries outside your jurisdiction. We ensure appropriate safeguards, such as Standard Contractual Clauses (SCCs), to protect your information during international transfers.

## 10. Your Rights

Depending on your location, you may have the following rights:

- **Access:** Request a copy of your personal data.
- **Correction:** Update inaccurate or incomplete information.
- **Deletion:** Request deletion of your data (subject to legal obligations).
- **Objection:** Object to specific processing activities.
- **Data Portability:** Receive your data in a structured format.
- **Withdraw Consent:** Withdraw consent for optional data processing.

To exercise your rights, contact us at [info@bantoopay.com](mailto:info@bantoopay.com)

## 11. Children's Privacy

Bantoo Pay is not intended for children under 18. We do not knowingly collect data from minors. If we discover such data, we will promptly delete it.

## 12. Regulatory Compliance

We comply with global data protection regulations, including:

- **GDPR (Europe):** Protecting rights of EU residents.
- **CCPA (California):** Providing rights for California residents.
- **LGPD (Brazil):** Ensuring data rights in Brazil.
- **Local Data Laws:** In Africa, Asia, the Middle East, and other regions.

### **13. Changes to This Privacy Policy**

We may update this Privacy Policy periodically. We will notify you of significant changes through the app, website, or email. Continued use of our services after changes implies acceptance.

### **14. Contact Us**

If you have questions or concerns about this Privacy Policy or your personal data, contact us at:

#### **Bantoo Pay Data Protection Officer**

Email: [info@bantoopay.com](mailto:info@bantoopay.com)

Address: Bantoo Pay Africa, Angre Papaya Djomi, 04 BP 1164, Abidjan 04, Côte d'Ivoire

### **15. Supervisory Authority**

If you believe your rights have been violated, you have the right to lodge a complaint with your local data protection authority.

By using Bantoo Pay, you acknowledge that you have read and understood this Privacy Policy. Thank you for trusting us with your information.