

FIKIA FINANCE LIMITED T/A FIN TANZANIA

PRIVACY STATEMENT

At **FIN TANZANIA** we are committed to ensuring the utmost protection of your personal information, implementing rigorous security measures to safeguard your privacy and data integrity.

This Privacy Statement outlines the collection, use, and disclosure of personal data, including sensitive personal information by Fin Tanzania. Personal data refers to any information relating to an individual ('you' or 'your').

1. The personal data we may hold includes any information that lets Fin Tanzania identify you as a unique individual such as your full names (includes middle name and surname) combined with your national identification number (NIDA)/ passport number, physical address, in case of business or company information then registered business or company name and number. This may also include data pertaining to natural persons like marital status, gender where applicable.
2. Processing of personal data includes any initial handling that Fin Tanzania undertakes when we first collect your personal information. It also encompasses any further and ongoing processing that Fin Tanzania is legally permitted to carry out for the purposes outlined in this statement. The term 'processing' refers to activities such as collecting, recording, organizing, structuring, storing, adapting, altering, retrieving, consulting, using, disclosing by transmission, disseminating, or making available, aligning, or combining, restricting, erasing, or destroying personal data.
3. We generally do not collect your personal data unless you provide it voluntarily or through your authorized representative as part of a written application form, electronically (e-mail), via website or our legitimate social media platforms. Fin Tanzania obtains your consent for processing your personal data. We may however collect and process your data without your consent where permitted under The Personal Data Protection Act, Cap 44.

YOUR RIGHTS

4. In line with the applicable laws and regulations, you have the following rights regarding your personal data.

4.1. Access

To obtain a copy of the personal data processed in relation to you through filling an application form from our office or virtually. To know the purpose of processing your personal data.

4.2. Restriction

At your request, restrict how your personal data is processed in certain cases, such as where the accuracy of your personal data is contested, the personal data is no longer required, the processing is unlawful and you have opposed it or you were awaiting verification of the legitimacy of the personal data.

4.3. Correction

To request that we correct your personal data, you can do this by visiting our office or virtually by writing a formal request (e-mail) to justify the ground for correction.

4.4. Erasure

To ask us to delete your personal data for example if we no longer have a valid reason to process it. You shall be guided on the requirement or consideration for retention of information to erase your personal data.

4.5. Object

To object the use of your personal data for direct marketing purposes for example social media advertising or publications. You can object the processing of your personal data. Fin Tanzania retains a legitimate and overriding interest in processing of the data. We may not be able to offer you services if you do not want us to process the personal data.

PROCESSING YOUR PERSONAL DATA

5. **FIN TANZANIA** will only collect and process your personal information for the purposes for which you provided it, with your consent, or to comply with the legal obligations that govern our operations. This information may be obtained directly from you or from third-party sources, which may include but are not limited to:
 - 5.1. Public records
 - 5.2. Places where you may already have your personal information public (for example social media)
 - 5.3. Credit Reference Bureau
 - 5.4. Individuals/ directors whom you have appointed as your representative for corporate entities
 - 5.5. Government Databases

FIN TANZANIA will only collect your personal information from other sources where we are legally entitled or obliged to do so, and you are entitled to ask which sources we used to collect your personal information.

6. Fin Tanzania shall require that all mandatory fields for personal data be accurately filled in or submitted to provide you with your selected product and/or service. If we do not receive the necessary personal information, we will be unable to proceed with your application. During your relationship with us, Fikia Finance may request additional personal data as required by law or regulatory guidelines. If you fail to provide this information, we may need to temporarily suspend the provision of the product and/or service, or, if necessary, terminate our relationship with you.
7. Fin Tanzania may process your personal information to protect your or our legitimate interests. We will not collect and process personal information about you that we do not need for this purpose. The general purposes for which **FIN TANZANIA** collects and processes your personal information may include but not limited to:
 - 7.1. Creating your file in our system to verify your identity as well as next of kin and other details pertaining to you.
 - 7.2. Provide you with the products and/or services you have applied for and then communicate with and keep you informed about these products and/or services.
 - 7.3. Further processing for analysis, statistics, or research purposes where the outcomes will not be published in an identifiable format.
 - 7.4. Assessing suitability for products and services

- 7.5. Assessing your credit information including credit checks and setting credit limit
- 7.6. Operational purposes
- 7.7. Tax assessment as per the requirement of tax authorities under relevant laws
- 7.8. Assessing whether you qualify for credit or an increase or decrease of your credit limit
- 7.9. Establishment and management of account relationships
- 7.10. Identification and verification of your physical address, source of income and similar information
- 7.11. Assessing your personal financial circumstances and needs before advising you.
- 7.12. Prevention of financial crimes including screening, sanctions, screening, monitoring of anti-money laundering, fraudulent transactions, and any financing of terrorist activities
- 7.13. Sending you marketing information about our goods or services including notifying you of our marketing events, initiatives, and promotions.

8. **FIN TANZANIA** may have legal or regulatory obligation to process your personal data in relation with the product you have requested. These obligations include

- 8.1. To ensure that data processing and the product requested is for a lawful purpose
- 8.2. Identify verification and due diligence checks
- 8.3. Comply with local or foreign law, authorities, enforcement agencies, directives, regulations, judgments, or court orders.
- 8.4. To ensure that the personal data is protected against negligent loss, unauthorized destruction, or access.

We may also process your Personal Data where it is in our legitimate interests to seek professional advice, including, in connection with any legal proceedings (including any prospective legal proceedings), for obtaining legal advice or for establishing, exercising, or defending legal rights.

9. **CONSENT**

The consent that you provide for the processing of your data shall remain valid until such time it is being withdrawn by you in writing or via e-mail or via our customer service desk through the contact details provided. The request to withdraw the consent shall be attended within a reasonable time depending on the complexity of the request and its impact on our relationship however the general duration shall be within seven (7) business days of receiving it.

- 9.1. A withdrawal consent shall not affect the lawfulness of processing of your personal data based on the prior consent before the withdrawal.
- 9.2. Your withdrawal of the consent does not affect our right to continue to collect, use, and disclose personal data where such collection, use and disclosure without consent is permitted or required under the applicable laws.

10. **RETENTION OF YOUR PERSONAL DATA**

We retain your personal data in line with our legal and regulatory obligations and for business and operational purposes. In most cases, this will be for a period of 5 years from the end of your relationship with us.

11. **PROTECTION OF PERSONAL DATA**

To safeguard your personal data from unauthorized access, negligent loss, collection, use, disclosure, copying, modification, disposal or similar risks, we have introduced appropriate administrative, physical and technical measures such as up to date software, antivirus protection, having a designated collateral storage space to secure storage and transmission of personal data by us, and disclosing personal data both internally and to our authorized third party service providers and agents only on a need to know basis.

You should be aware, however, that no method of transmission over the Internet or method of electronic storage is completely secure. While security cannot be guaranteed, we strive to protect the security of your information and are constantly reviewing and enhancing our information security measures.

12. AUTOMATED DECISIONS

As a rule, we do not make decisions based solely on processing by automated means as defined in the Personal Data Protection Act, CAP 44 to establish and implement the business relationship. We may use profiling, including behavioral analysis, to assist us to provide you with better services, to make decisions and to prevent money laundering, terrorism, fraud, and other financial crime. If we use these procedures which result in an automated decision relating to you, we will let you know and you will have the right to discuss the decision with us.

13. DISCLOSURE OF PERSONAL DATA

13.1. When using your data for the purposes outlined, we may need to disclose it to Fikia Finance Limited affiliate companies, as well as our agents, advisors, and third-party service providers (“Other Parties”). In such cases, we will require these parties to handle your information with the same level of care and protection that we apply. We will also ensure that they only use your information according to our instructions and directives. We will not disclose your information to third parties without your consent, unless required by law or similar obligations.

13.2. Your information may be disclosed to:

13.2.1. any member of Fin Tanzania including any officer, employee, agent, or director

13.2.2. Regulators, supervisors, Government authorities or quasi-governmental authorities in countries where we, our agents, advisors, or third-party service providers have a presence.

13.2.3. Professional advisors including auditors and advocates, agents, under a duty of confidentiality to Fin Tanzania

13.2.4. Credit Reference Bureau, debt collectors, anti-money laundering and fraud prevention agencies (where necessary for the purposes).

13.2.5. Upon your death or mental incapacity, your legal representative and their legal advisers, and a member of your immediate family for the purpose of allowing him/her to transact in respect to your loan account

13.2.6. any person to whom disclosure is allowed or required by local or foreign law, regulation, or any other applicable instrument

13.2.7. any court, tribunal, regulator, enforcement agency, exchange body, tax authority, or any other authority (including any authority investigating an offence) or their agents

13.2.8. any person authorized to operate your account and to act on your behalf in giving instructions, to perform any other acts under our product agreement or use any product

13.2.9. any actual or potential participant or sub-participant in relation to any of our obligations in respect of any product agreement, assignee, or transferee (or any officer, employee, agent, or adviser of any of them); located in any jurisdiction.

14. OTHER TERMS AND CONDITIONS

There may be specific terms and conditions in our product agreements that govern the collection, use and disclosure of your personal data. Such other terms and conditions must be read in conjunction with this Privacy Statement.

15. CONTACT DETAILS

You may contact our customer service department if you have any inquiries, feedback or complaints in relation to the processing of your personal data or if you wish to make any request, with the following contact details:

Fikia Finance Ltd T/A Fin Tanzania office
9th Floor, Tan House, Victoria
Bagamoyo Road, Dar es Salaam
P.O.Box 34791,
Tel: 0762777733
E: tinfo@fin.africa
Web: www.fin.africa

16. CHANGES TO THIS PRIVACY

This Privacy Policy may be updated from time to time, and you are advised to visit this site regularly to check for any amendments. This policy was last updated on _____