**PRIVACY POLICY FOR EPAY INSTALLMENT COMPANY NIGERIA LIMITED**

1. **Introduction**

Our Privacy Policy (“Policy”) and any other documents referred to in this Policy sets out the foundation on which any personal data that Epay Installment Company Nigeria Limited gathers from you or you provide to us, will be processed. Kindly read the following cautiously to understand our views and practices as regards your personal information and how we will handle it.

**2. Consent**

You agree to this Privacy Policy when you give consent upon access to our website, digital and non-digital platforms or visit any of our offices for official purposes.

Note that you can withdraw your consent at anytime, however such withdrawal of consent would not affect the lawfulness of processing the information based on consent given before its withdrawal.

**3. Who We Are**

Our Corporate website address is www.epayinstallment.com

**4.** **Collecting of Personal Information**

We collect and process individually identifiable information (as well as but not limited to email address, name, phone number, physical address, location, photo, video, banking details (when you make purchases), online identifiers, etc.) from you when you set up a free account with EPay Installment.com. Although you can browse a few sections of our site even when you are not a registered member; however, placing an order, require registration. Your contact information will be use to send you offers that are similar to those you have already purchased or enquired about. Note that the information and personal data are deemed freely provided by you to us through JWT Web Token (it’s a token that only the server can generate) etc.

**5.** **How We Use Your Personal Information**

We make use of personal information to provide your desired services, provide you with the information about other goods and services that you request from us, notify you about changes to our services, ensure that content from our product is presented in the most effective manner for you, administer our product for internal operations, including troubleshoot, data analysis, help promote a safe service; collect fees owed, measure consumer interest in our products and services, inform you about online and offline offers, products, services, and updates; customize your experience; detect and protect us against error, fraud and other criminal activity; enforce our terms and conditions as described to you at the time of collection. In our efforts to continually improve on the services we offer, we will collect and analyze demographic and profile data about our users' activity on our website, office or the use of our products; including the internet protocol (IP) address you used to connect to the internet, your login information browser type, time zone setting, operating system and platforms and use your IP address to help identify problems with our server, and to administer our website. Your IP address is also used to help identify you and to gather broad demographic information. We will occasionally ask you to complete optional online surveys. These surveys may ask you for contact information and demographic information (like location, local government area, age, or income level). We use this data to modify your experience at our site, providing you with content that we think might interest you and to display content according to your preferences. We may work with third party/parties recurrently and shall notify when we receive information about you from them and the rationale for which we intend to use such information. If you do not want us to use your data this way, or pass your details on to third parties for marketing purposes, you may unsubscribe from promotional email via a link provided in the email.

**6. Use of Cookies**

Cookies are text files made up of tiny bits of data. It allows a web server to transfer data to a computer or device for record keeping and other purposes. Cookies are useful for enabling the browser to remember information specific to a given user. EpayInstallment.com places both permanent and temporary cookies in your computer's hard drive for the purpose of ease of flow in transactions and to improve your browsing experience. Accepting Cookies will give you the best user experience on the website, while declining cookies could potentially interfere with your use of the site. For example, online shopping, cookies enable the site to keep track of all the items you’ve placed in your cart while you continue to browse. Peradventure you do not want information collected through the use of cookies; there is a simple formula in most browsers that allows you to decline the use of cookies. To learn more about Cookies please visit https://support.google.com>answer or http://www.allaboutcookies.org/.

**7.  Legal Basis for Processing of Personal Information**

Your delicate statistics on Epayinstallment.com shall be composed and processed in concurrence with the lawful purpose. This will apply where you have given your data for some specific purposes such as,

1. Contract Performance: This will apply where processing is necessary for the performance of a contract to which you are a party or in order to take steps before entering into a contract with you.
2. Protection of Vital Interest: This is where processing is needed for the protection of your vital interests.
3. Public Interest: Where processing is required for the performance of a task or function done in the interest of the public.

**8. Video/Photo Sharing**

We will usually not use your photo or video for promotions, adverts   and such activities directly related to the business of Epay Installment Company Nig Ltd without your consent duly sought and obtained. Nevertheless, customer should not unnecessarily withhold such consent. Besides, intent must be clearly communicated via email [info@epayinstallment.com](mailto:info@epayinstallment.com)  coupled with a voice call to any of our help lines 0703 8145052, 08169739760

**9. Disclosure of Your Information**

The company may decide to disclose your private information to other third parties, corporate bodies and associates, in the following circumstances;

1. In order to help discern and forestall impersonation, and other probable illicit acts.
2. Connect related or several accounts to avoid abuse of our services.
3. To link Companies with common or co-branded services that you searched for. These entities and affiliates need not advertise to you as a result of such sharing except you openly opt-in.
4. Where there is a court order or summons to disclose same.
5. For the purpose of facilitating the services of any of our associate and or contractor as it relates to the business of the company.
6. Reply to claims that an advertisement, posting or other content violates third party’s right.
7. Protect the rights or personal safety of our users or the general public.
8. Peradventure there is a merger or acquisition of the Company, in which case personal data held by it regarding its clients will be one of the transferred assets.
9. We may entertain third -party sponsor of our events such as, conferences and seminars etc. Should you register for one of those events, your details may be shared with those third parties or that business entity eventually the third-party may adopt this privacy policy with respect to your private data.

**10. Retention of Information**

Epayinstallment.com will not retain your personal information longer than necessary for the purposes for which it was processed, unless a longer retention period is mandated or permitted by law (such as tax, accounting or other legal requirements). Subject to request for account closure, your account will be closed, but this closure will not involve deletion of historical records of the account for the reasons already stated. However, except as may be required by law or law enforcement agents and/or regulators, further processing of the personal information related to the account will cease from time of closure.

**11. Your Rights**

The law gives you certain rights, in respect of the information we hold about you in some circumstances as provided under the Nigeria Data Protection Regulation or any other applicable law. You may object to the processing of your personal information or request to delete already inputted personal data. To make this request take the following simple steps:

1. Send an email to [info@epayinstallment.com](mailto:info@epayinstallment.com)
2. Title your email delete my personal data
3. We will act upon your request in accordance with the provision of the National Information Technology Development Agency (NITDA)

Where we do not act on your request to exercise any of your rights, we shall notify you within one month of the receipt of your request, of the reason(s) for not taking action and on the possibility of lodging a complaint with NITDA.

**12. Privacy Design**

When designing and implementing a new business or technical process involving the collection or use of personal data, we will take into consideration among others, the need for structured privacy planning for this process. For instance, the company shall consider collecting only the types of information required for a business process in the first instance.

**13. Security**

We adopt robust technologies and policies to ensure the personal information we hold about you is adequately secured. Once your information is in our possession we adhere to strict security guidelines, protecting it against unauthorized access. However, bear in mind that we cannot guarantee that the internet in itself is 100% protected and so we cannot take responsibility for the illegal acts of hackers as long as we have taken the necessary and reasonable precautions. Although we have taken measure to comply with global information security management systems (ISMS) we have also put in place digital and physical security measures to limit possibilities of data privacy breach incidents. You should only access our site or services through and within a secure environment. When you have chosen a password that allows you to access certain parts of the website and mobile applications you are responsible for keeping the password confidential. We advice you do not share your password with anyone.

**14. Opt-Out**

Epayinstallment.com provides all users with the prospect to opt-out of receiving particularly non-essential (promotional and marketing-related) communications from us and on behalf of our partners, after setting up an account. If you wish to take out your contact information from all Epayinstallment.com lists and newsletters, visit <https://www.epayinstallment.com/unsubscribe>. In the future, you can opt-in by sending “I would like to receive newsletters and promotional marketing related adverts” or by clicking the one-click subscription button located at the bottom.

**15. Advertisements on Epayinstallment.com**

We use third-party advertising networks to serve ads when you visit our website. We do not disclose information about identifiable individuals to our advertisers, but we will provide them with aggregate information to help advertisers reach their target audience.

**16. Questions and Answers**

In the event you have questions and comments regarding this privacy policy, kindly lodge same via our herein address: [info@epayinstallment.com](mailto:info@epayinstallment.com). Our Data Protection Officer shall attend to them.

**17. Changes to Our Privacy Policy**

Epayinstallment.com reserves the right to make changes and/or updates this Privacy Policy from time to time, without prior notice; the said changes will be posted on this page and where appropriate, notified to you by e-mail. Please check back frequently to see any updates or changes to this policy.

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