

FACTS	WHAT DOES KOMMUTE DO WITH YOUR PERSONAL INFORMATION?
Why?	Companies choose how they share your personal information. The law gives consumers the right to limit some but not all sharing. State law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • KRA Details and Income • Account Balances and Payment History • Credit Score and Credit History • National Identification and Contact Details <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons Kommute can share their customers' personal information; the reasons Kommute chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Kommute share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – To offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call Kommute Finance Limited Customer Service at 0790 363195.
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Who we are

Who is providing this notice? Kommute Finance Limited and its related entities.

What we do

How does Kommute protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with the Kenyan law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information for those employees for whom access is appropriate.
How does Kommute collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • apply for financing • give us your income information • give us your employment history • give us your contact information • show your driver's license We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	The law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Kommute does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated companies that together market financial products or services to you. <ul style="list-style-type: none"> • Kommute doesn't jointly market.