**Registration and Privacy Policy**

By clicking to register, I agree that SENFPIN MEDIA COMPANY LIMITED will obtain information about my credit information and other related data from relevant third parties as needed in order to make a decision on my loan application. I also agree to deduct the loan amount from my salary before crediting to my account. If there is a default, any outstanding loan will be automatically withdrawn from any other accounts related to me.

Share Money is a product of SENFPIN MEDIA COMPANY LIMITED. This privacy policy specifies how the personal information you provide can be used by Share Money, its subsidiaries, affiliates, officers, employees or agents.

Before you become a Share Money user, you shall read this privacy policy carefully and agree to all privacy terms. The terms of this privacy policy will take effect immediately after you register as a Share Money user, and bind on you and Share Money.

**I. User information we may collect**

When we provide services, we may collect, store and use the following information about you. If you do not provide relevant information, you may not be able to register as our user or enjoy some of the services we provide, or you may not be able to achieve the intended effects of the relevant services.

1. Information you may provide
2. When you register or use our services, you provide us with relevant personal information, such as phone numbers, ID numbers, bank account, etc.
3. The shared information you provide to other parties through our services, and the information stored when you use our services.
4. Your information shared by other parties

Shared information about you provided by other parties when using our services.

1. Your information we might obtained.

We may collect the following information when you use our service.

1. Log information, which refers to the technical information that the system may automatically collect through cookies, webbeacon or other means while you use our services and which might include device information, such as your mobile device, web browser or other programs used to access our services, the configuration information provided, your IP address and the version and device identification code used by your mobile device as well as other information and content details required while using our services.
2. Transaction information, which means that we would analyze the transaction data information formed by you on the Share Money platform and form a user credit database.
3. Your information provided by the partner organization.

We will use third-party agencies (including but not limited to the basic personal credit information database and external data of legal credit reporting agencies) to inquire basic information such as personal identity, telecommunications information, address, location, etc. in your credit report as well as information about related parties, personal loans, various credit cards and external guarantees, and various transaction records formed in commercial activities, personal credit transaction information and public fee payment, illegal information, and other non-banking information. We might also acquire your portrait, work status, income status, family status, social relationship status, recruitment applications, and your transaction records and usage information in Share Money.

**II. How we might use user information**

1. For identity verification, customer service, security prevention, fraud monitoring, archiving and backup purposes to ensure the security of the products and services we provide to you;
2. Help us design new services and improve our existing services;
3. To enable us to better understand how you access and use our services, so as to respond to your personalized needs in a targeted manner;
4. Software certification or software upgrade management;
5. Your participation in surveys about our products and services.

In order to provide you better experience, and improve our services or other purposes that you agree to, and in compliance with relevant laws and regulations, we may use the information collected through a certain service in the mode of information collection or in a personalized mode for our other services. For example, the information collected when you use one of our services may be used in another service to provide you with specific content, or to show you relevant, non-universally pushed information. If we provide the corresponding options in the relevant service, you can also authorize us to use the information provided and stored by the service for our other services.

**III. User information we may share with third parties**

We may share your personal information in the following situations:

1. If you have overdue principal & interest of the loan and dishonesty behavior, we will provide creditors (including but not limited to the lender, the contact person updated from time to time in your mobile phone address book, the contact person updated from time to time in the mobile phone of such contact person, and the contact person or group provided by you) to disclose your user information;
2. When other registered users initiate litigation procedures for your breach of contract in Share Money activities, we will disclose your user information to such registered users at the request of him/her;
3. We might provide your user information to administrative and judicial departments agencies at their request;
4. We might provide your user information to the entrusted collection entity under the creditor entrust;
5. When you apply for related products and services from a third-party partner organization through the Share Money platform, we will provide your user information to the third party according to your authorization;
6. We provide you with more service or improve our services, we and our affiliates may share your personal information with our affiliates, partners and third-party service providers, contractors and agents (such as communication service providers that send SMS or push notifications on our behalf);
7. With the continuous development of our business, we and our affiliates may conduct mergers, acquisitions, asset transfers or similar transactions, and your personal information may be transferred as part of such transactions;
8. When your user information must be provided to third parties based on legal requirements, we might provide as required.

**IV. How do we protect user information**

We use various security technologies and procedures to prevent the loss, improper use, unauthorized viewing or disclosure of information. However, you may need to understand that due to technical limitations and various malicious methods that exists in the internet industry, even under the best effort for security measures, it is impossible to guarantee 100% security of information. You need to understand that the system and communication network you use to access our services may have problems due to factors out of our control.

**V. Account cancellation**

When the user needs to cancel the account, he can contact the Share Money customer service staff to verify the cancellation.

**VI. Amendments to the privacy policy**

Due to changes in laws and regulations, and in order to keep pace with new developments and possible development trends of the Internet, we may revise this policy from time to time. Therefore, we reserve the right to implement such amendments at our own discretion. If such amendments result in a substantial reduction of your rights under this Privacy Policy, we will prompt or push you through a prominent position on the homepage before the amendment takes effect and notify you in other ways. In this case, if you continue to use our services, you agree to be bound by the revised "Privacy Policy"

This agreement complies with: the laws, regulations, judgments or court orders of the Federal Republic of Nigeria, any instructions of public authorities/regulatory agencies/law enforcement agencies; internal policies and reporting requirements; with regard to Share Money for any products or services provided to you by or against Share Money it provides professional advice on any procedures, claims or litigation.