

Last updated 13th November 2024

NESDAG GROUP LTD (“We”, “Us” and “Our”) respects your privacy and is committed to protecting your personal data. This privacy notice describes how we collect, use and process your data whenever you use our services across all our platforms.

This page further informs you of our policies as regards the collection, use and disclosure of personal data when you use all NESDAG GROUP LTD products and the choices associated with that data.

By using our services, you acknowledge having been informed that NESDAG GROUP LTD collects, uses, and discloses your personal data in accordance with this Privacy Notice.

We are incorporated and registered in Cameroon under number RC/BDA/2024/B/000358 with legal address at Veterinary Junction(opposite K7 shop)Bamenda, is committed to protecting the privacy and security of the customers who use our websites and services (hereinafter “customer” ‘You”, “Your”). This privacy notice(hereinafter the “Privacy Notice”) explains how and why we use your personal data to ensure you remain informed and in control of your information.

Please take the time to read and understand it.

About this Privacy Notice

We are responsible for ensuring that your personal data is used in compliance with data protection laws and fundamental human rights as the case may be.

Personal data is information which in its own or in combination with other information can be used to identify you.

Data Subject is any individual who provides us personal information upon signing up and making use of our services.

Personal Data that we collect about you

We will collect and process the following personal data about you, including data about you that you provide to us when you access or use our services. This information is either required by law (e.g. for us to verify your identity and comply with "Know Your Customer" ("KYC" Obligations)), necessary for the provision of the requested services.

The types and categories of personal data we collect from you;

- Personal identification data: Full name (pseudonyms are not allowed), gender, date of birth, address, email address, phone number, nationality, photographs.
- Financial data: payment card details, mobile money phone numbers, bank account details, type of activity, source of funding, source of income, motif
- Legal entity information: Registered name, Registered address, tax payer's number, UBO, managers Identification details.
- Employment status: employed or unemployed, profession
- Transaction details: Information about the transaction you make on our services, the name of beneficial owner, identification of recipient.

This list may vary depending on new laws and the services you request from us.

How you give us data

You choose to give us certain information when using our services this include;

- When you create an account: You provide us with at least your personal identification details necessary for the service to work;
- When you complete your profile: You can share with us additional information. To add certain content, like pictures, you may allow us to access your camera;
- When you perform a payment transaction: You provide our payment service provider with information, such as your mobile money account number, your debit or credit card number or other financial information;
- When you choose to participate in our promotions or events: We collect the information that you use to register or enter;
- When you contact our customer care team: We collect the information you give us during the interaction.

Legal basis for collecting your personal data

We must have a valid legal reason for using your personal data. The legal reasons we rely on are:

- **Consent:** Where you have given us your consent to process your personal data. You explicitly consent to us accessing, processing and retaining personal data for provision of payment services and electronic money services.
- **Contractual obligations:** We need personal data to provide our Services and cannot provide them without it. We use personal data to enter into agreements with you and meet our contractual obligations.
- **Legal obligations:** In some cases, we have a legal responsibility to collect and store your personal data (for example, for tax purposes or

under anti-money laundering laws we must hold certain information about our customers).

- Legitimate interests: Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests;

How we use (purpose) your personal data

The main reason we use your data is to provide you with our services you require or request for;

We use your personal data to:

- To establish and verify your identity on Quickerpay App Validate who you say you are and comply with kyc obligations under applicable law;
- To provide, maintain and improve our services to you;
- We process your data to enable us process payments, carry out transactions, handle orders and prove transactions have been executed;
- Carry out further verification procedures in relation to your Payment, exchange, virtual wallets or other services;
- Provide you with additional services that you request;
- To update you with advertisements and relevant offers that may be in your interest;
- Send you communications and notifications concerning the status of your chosen service;
- To comply with applicable laws, including anti-money laundering, counter terrorist financing and sanctions laws;

- For other purposes relevant to our business activities, provided there are lawful.

How long we retain your information

We are required by law to store some of your data for a period of ten years after our business relationship with you ends.

In practice, we delete and /or anonymize your information upon deletion of your account, unless:

- We must keep it to evidence our compliance with applicable law;
- There is an outstanding or potential issue, claim or dispute requiring us to keep the relevant information until it is resolved; or
- The information is kept for our legitimate business interests, such as fraud prevention and enhancing users' safety and security. For example, information may need to be kept to prevent a user who was banned for unsafe behaviour or security incidents from opening a new account.

How we share your information

In good faith under certain circumstances, we may share your data with;

- Service providers and partners: We partner with third parties (e.g banks, or financial services partners, survey providers, developers) to help us operate and provide our services to you. These third parties assist us with various tasks, including data hosting and maintenance, payment services, analytics, customer care, marketing, advertising, payment processing and security;
- With our affiliates: Affiliates. We enable access to personal data across our subsidiaries, affiliates, and related companies, for

example, where we share common data systems or where access is needed to provide our services and operate our business.

- For corporate transactions: We may transfer your information if we are involved whether in whole or part in a merger, sale, restructuring, or any other change of ownership.
- When required by law: We may disclose your information if reasonably necessary to comply with a legal process;
- To assist in the prevention or detection of a crime, Suppliers who help us meet our legal and regulatory obligations, such as identity verification service providers and background check providers ;
- Third parties authorised by you: We share personal data with parties directly authorised by you. The use of data by an authorised third party is subject to the third party's privacy policy and any agreements you have with them.
- As our Services are international, we may need to transfer your personal data outside the country you are located in to help us provide you with our Services.

How we protect your information

We design our systems with your security and privacy in mind. We have appropriate security measures in place and work hard to protect you from unauthorized access to or alteration, disclosure or destruction of your personal information. All third parties are required to respect the security of your data and to treat it in accordance with the law. We do not allow our third-party service providers to use your data for their purpose, they must agree to strict confidentiality.

- We regularly monitor our systems for possible vulnerabilities and attacks and regularly review our information collection, storage and processing practices to update our physical, technical and organizational security measures.
- We may suspend your use of all or part of the services without notice if we suspect or detect any breach of security.
- Our security procedures mean that we may ask you to verify your identity to protect you against unauthorised access to your account. We recommend using a unique password for your account that is not utilised for other online accounts, use multi-factor authentication (where possible) and to sign off when you finish using a shared computer.

If you believe that your account or information is no longer secure, please notify us immediately at the address below.

Your Rights

We want you to be in control of your information, so we want to remind you of the following rights available to you;

- Right to transparent communication and information: You have the right to be informed on the data we collect, how we use it, how long we keep it and contact details of the controller and DPO, and other relevant information necessary to ensure the fair and transparent processing of the data.

- Right to Access: You have the right to access your personal data, any data subject that requests to know must be told about the personal data we hold about them ,update your personal data ,request for erasure, rectification and obtain a copy of your personal data.

- Right to withdraw your consent: For processing requiring your consent, you have the right to withdraw your consent at any

time if such withdrawal is not restricted by law or any contract that provides benefits to you. Exercising this right however does not affect the lawfulness of the processing based on your consent given before the withdrawal. For the avoidance of doubt, withdrawal of consent to give us consent to process your facial recognition, we would be obligated to refuse and retain such personal data for the period of time as prescribed under the applicable laws.

- Right to rectification: You can request to correct or supplement your personal data, only if it is inaccurate or incomplete.

- Right to erasure: the right to request for personal data to be erased if the data are no longer needed for its original purpose and no new lawful purpose exist. This is feasible where you have not performed any transaction with us yet as we are obligated by law to store data subject's data for 10 years.

- Right to delete: You can, in some cases request for your personal data to be deleted or anonymised.

- Right to data portability: the right to receive your personal data which you have provided to us, in a structured, commonly used and machine readable format. You also have the right to transmit the data to another controller without hindrance. This right only applies when the processing of the personal data is based on your consent or on a contract and such processing is carried out by automated means.

- The Right to Object: the right to object to the processing of your personal data for direct marketing, or in any other situation in compliance with local laws.

Please note that these rights are limited or be subject to certain qualifications under the applicable laws of your jurisdiction.

Deleting Account Information

By installing and/or using the quickerpay App and agreeing to our privacy policy you consent to the use of your personal data.

If you want to withdraw your consent or would like us to stop using your personal data for any reason, you can delete your account. To delete your account, go to quickerpay APP settings and click on delete account, your account shall be permanently deleted.

Notwithstanding the foregoing, you may continue to receive notifications from us, to opt out of receiving notifications, you must then uninstall quickerpay App. In the event of any difficulty please contact us at the details below.

Our policy towards age.

Although we want as many people as possible to enjoy Quickerpay App, you need to be considered a major by the applicable law within your jurisdiction to use Quickerpay App.

Quickerpay App does not knowingly collect any information about or market to children and minors. If we become aware that a child or minor has registered with us and provided us with personal information, we will take steps to terminate that his or her registration.

Privacy Notice Violations

Any violation of this Privacy Notice should be brought to the attention of the Data Protection Officer (details below) for appropriate sanctioning and treatment.

You certify that the information provided to register as a user is correct to the best of your knowledge. You confirm that you are only providing accurate and up-to-date data.

Please note that any attempt to mislead may result in prosecution and the deliberate provision of inaccurate data results in a privacy violation.

Changes to this Privacy Notice

We may revise this privacy notice from time to time, the current version will apply each time you access our website or other platforms. We plead you frequently check this privacy notice for updates. If you do not agree to the changes, You must end the use of our services but by continuing to access and use our website and services, you acknowledge and agree to the changes.

Contact our Data Protection Officer (DPO)

For any inquiry about this Privacy Notice or any request about your rights, please contact our Data Protection Officer.

DPO CONTACT DETAILS

FRU SHELLA ESQ

CHI AND PARTNERS LAW FIRM

P.O Box 11741 Yaounde, Cameroon.

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