

FINSEIL LIMITED

DATA PRIVACY STATEMENT

1. Introduction

In full compliance with the Data Protection Act, No. 24 of 2019 and Article 31 of the Constitution of Kenya, 2010, Finseil Limited through the instant Data Privacy Statement, hereby informs you of how it intends to collect, use, preserve and or protect your personal data whenever you apply for a loan facility or general use of its platforms.

2. The Data We Collect

In the ordinary course of interaction with Finseil Limited, we may collect, use, and or preserve different kinds of personal data about you, including but not limited to:

- **Identity and Contact Data:** Your name, ID/Passport number, email address, postal address, telephone number, age, and gender.
- **Financial and Transaction Data:** All the information required to facilitate the processing of your loan facility and manage your account, including but not limited to your CRB report, pay slips, next of kin, guarantors, and collateral.
- **Technical and Profile Data:** IP address, browser type, your interests, preferences, and feedback when you use our digital platforms.
- **Cookies and Usage Data:** Your consent to Finseil Limited usage of cookies and similar tracking technologies to track activity on our platforms and hold certain information to improve your experience.

3. How We Use Your Personal Data

Finseil Limited guarantees to only use your personal data when the law allows it to. We use your data for various purposes, including but not limited to:

- Processing applications for loan facilities and providing access to our services.
- Verifying your identity and carrying out credit scoring.
- Preventing and detecting fraud, money laundering, or other crimes.
- Complying with contractual or legal obligations.
- Conducting research, product development, and analysis of market trends.

4. Sharing Your Personal Data

Finseil Limited may disclose your personal data to third parties where it has a legal justification or regulatory obligation to do so. Third Parties may include but not limited to:

- Law enforcement agencies, regulatory authorities, and courts.

- Fraud prevention agencies, anti-money laundering agencies, and Credit Reference Bureau (CRB) agencies.
- Debt collection agencies, debt recovery entities, advocates, valuation/tracking companies, and auctioneering firms.

5. Data Security and Retention

Finseil Limited assures you that it has in place proper technical and organizational measures to ensure the security, confidentiality, and availability of your personal data. We will hold and process your personal data for a maximum period of seven (7) years after all obligations under your Loan Facility have been settled, strictly in compliance with statutory and regulatory requirements.

6. Your Legal Rights

As a data subject, you are at liberty to exercise your rights under the Data Protection Act, 2019. Your rights may include:

- The right to be informed and the right to access your data.
- The right to correct or apply for the erasing of false and misleading data.
- The right to restrict or object to the processing of your personal data.
- The right to data portability.
- The right to withdraw your consent at any time. You may opt out of receiving marketing communications at any time by following the opt-out links on any marketing message sent to you, by sending an email request to info@finseil.ltd, or by downloading and submitting a completed Consent Withdrawal Form available on our website.

We are committed to processing your requests within statutory timelines (e.g., 7 days for access requests, 14 days for rectification, erasure, restriction, or objection requests, and 30 days for data portability). For full details on your rights, data retention, and how we use cookies, please download our complete **Data Privacy Policy** below.

7. Contact Us

If you have any questions about this privacy statement or our privacy practices, please contact our Data Protection Officer:

- **Email address:** info@finseil.ltd
- **Telephone number:** +254709008100