



INVEST. PROFIT. PROSPER

Konnnect Initiatives Privacy & Security Statement

Effective Date: 31st July, 2025

1. Privacy, Confidentiality & Trust

Protecting your personal data is crucial to us. We uphold group-wide policies and procedures to ensure confidentiality, integrity, and security of your information.

2. What Is Personal Information & What We Collect

Personal information refers to any data from which you can be identified. We may collect:

- Identifiers: name, age, gender, unique identity numbers
- Contact details: physical address, email, phone number
- Online identifiers: IP address, device/browser data, cookies
- Engagement data: transaction history, queries, service usage
- Financial details: account information, credit behaviour, income
- Sensitive data: biometric or health details, race/ethnicity, political or religious beliefs, criminal history (where permitted by law)

3. How We Collect Your Personal Information

We may collect your information through:

- Direct channels: applications, online, phone, or in-person
- Third-party sources: reputable partners, service providers, credit reference agencies, public registries, or regulatory bodies.

Providing your data is generally voluntary, but may be mandatory to offer or maintain certain services (e.g. for KYC or legal compliance).

4. Why We Process Your Information

We process personal data for several lawful purposes:

a) Contractual Necessity

To facilitate products or services you request; becoming member, opening accounts, processing transactions, servicing your applications or claims, and maintaining ongoing communications.

b) Legal & Regulatory Compliance

To meet statutory obligations such as anti-money laundering, fraud prevention, risk analysis, record-keeping, credit assessments, and financial crime detection.

c) Legitimate Business Interests

For internal business management, fraud detection, identity verification, improving services, product development, and maintaining group-wide business processes.

d) Consent

Where required by law, we also process data based on your explicit consent for example, for marketing or opt-in communications.

5. How We Use & Share Your Personal Information

We do **not sell** your personal data. We may share information with:

- Internal entities within our group
- Trusted third-party service providers (e.g. payment processors, marketing partners, IT providers) under confidentiality agreements

- Credit reference agencies, fraud and risk bureaus, and due-diligence partners
- Government, courts, regulators, or law enforcement as required by law

6. Marketing Communications

With your consent (or where permitted by local laws), we may use your information to send updates about new products, services, promotions, and offers.

You can opt out at any time via the communication itself or by contacting us directly.

7. Security Measures

- We implement industry-standard safeguards including encryption, access controls, secure networks, and regular security testing.
- Our service providers are contractually required to follow our security protocols.
- Please avoid sending personal information via unsecured channels.

8. Retention of Your Personal Information

We retain personal data for as long as legally required or valid under our retention schedule typically at least ten years from your last interaction after which it is securely deleted.

9. Your Rights

Subject to local laws, you have the right to:

- Access the personal data we hold about you
- Correct inaccurate information
- Request deletion of your data, where appropriate
- Restrict or object to processing
- Object to automated decision-making in product evaluations

10. Cookies & Tracking Technologies

Our website and mobile platforms may use cookies and similar technologies:

- **Essential Cookies:** Required for basic site functionality
- **Preference Cookies:** Remember language or layout preferences
- **Analytics Cookies:** Help us improve our digital services
- **Marketing Cookies:** For tailoring ads and measuring campaign effectiveness
You may manage or disable cookies in your browser, though this may reduce site functionality.

11. International Transfers

Your data may be processed or transferred within our group or to third-party providers, including outside Uganda. We ensure transfers comply with applicable laws typically relying on contractual safeguards or consent mechanism.

12. Policy Updates

We may update this statement periodically. Any significant changes will be posted on our website with an updated “Last Modified” date. Continued use of our services after such updates constitutes acceptance.

13. Contact & Complaints

If you have questions or to submit requests concerning your personal data, please contact our Data Protection Officer:

- **Email:** shaddai.kamoga@konnnectinitiatives.com
- **Contact:** 0773062333
- **Address:** Konnect Initiatives Headquarters, Mpungu Close, Ntinda Kiwatule Road, Ntinda Kigowa, Kampala, Uganda