

Oriems Sacco Privacy Policy

Privacy Policy for Oriems Sacco.

Oriems Sacco is committed to protecting and respecting your privacy.

Scope of policy

This privacy policy (Policy) together with our Terms of Use and Loan Account Agreement as set out at https://oriemssacco.com/privacy_policy.pdf and any additional terms of use applies to your use of:

1. Oriems Sacco loan mobile application software (App) available on our site OR hosted on the Google Play Store (App Site), once you have downloaded or streamed a copy of the App onto your mobile telephone or handheld device (Device).
2. Any of the services accessible through the App (Services) or those available on the App Site or other sites of ours or other third-party Sites (Service Sites).

This policy sets out the basis on which any personal data we collect from you, or that you provide to us, will be processed by us.

Please read the following carefully to understand our views and practices regarding your personal data and how we will treat it. By downloading the App, you confirm that you have read, understood and accept the terms of this Policy set out hereunder. You also consent to the collection, use, storage, processing and disclosure of your personal information in the manner set out in this Policy.

A. Information we may collect from you

We may collect and process the following data about you.

i. Information you give us about you (Submitted information):

This may include information:

- provided by filling in forms in the App or on the App Site (together Our Sites);
- provided by corresponding with us (for example, by e-mail or chat);
- provided by registering to use the App Site, downloading or registering the App, subscribing to any of our Services (such as applying for a loan), searching for an app or Service, sharing data via the App's social media functions, entering a competition, promotion or survey, and reporting a problem with the App, our Services, our App Site or any of Our Service Sites.

This information may include your name, address, e-mail address and phone number, the Device's phone number, SIM card details, age, username, password and other registration information, financial and credit information (including your mobile money account details,

bank account details, and bank verification number, where applicable), personal description and photograph.

ii. Information we collect about you and your device.

Each time you visit one of our Sites or use one of our Apps we may automatically collect the following information:

- technical information, including the type of mobile device you use, unique device identifiers (for example, your Device's IMEI or serial number), information about the SIM card used by the Device, mobile network information, your Device's operating system, or your Device's location and time zone setting (Device Information);
- data from your use of any other third-party application on the Device or the Service Sites; and
- details of your use of any of our Apps or your visits to any of Our Service Sites; including, but not limited to, traffic data, location data, weblogs and other communication data (Log Information).

iii. Location information.

We may also use GPS technology OR other location services to determine your current location. You can withdraw your consent to our collection, processing or use of this information at any time by logging out and uninstalling the App from your Device.

iv. Information we receive from other sources (Third Party Information).

We do not sell, trade, or otherwise transfer to outside parties personally identifiable information about our website visitors or our customers or their authorized users. This does not include trusted third parties who assist us in operating our website, conducting our business, or servicing you, so long as those parties agree to keep this information confidential and use such information only for purposes relating to their services for us.

If you are a customer or authorized user, we may share portions of your contact information and technical information with third party data provider partners, as required under the terms of our agreements with such providers.

B. Disclosure of your information

Oriems Sacco may also disclose your personal information, the contents of your communications and/or your contact and financial information if required to do so by law, with your consent or in the good faith belief that such action is necessary:

- in the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets;
- if Oriems Sacco or substantially all of its assets are acquired by a third party, in which case personal data held by it about its customers will be one of the transferred assets;
- if we are under a duty to disclose or share your personal data in order to comply with any legal or regulatory obligation or request; and/or
- in order to: enforce our Terms and Conditions and other agreements or to investigate potential breaches; report defaulters to any credit bureau; or for the purpose of

publishing statistics relating to the use of the App, in which case all information will be aggregated and made anonymous.

It is possible that as we continue to develop our business, Oriems Sacco might be acquired. In such a transaction, your information may be transferred to the acquiring entity.

C. Tracking and cookies

We may use mobile tracking technologies and/or website cookies to distinguish you from other users of the App, App Site, or Service Sites. This helps us to provide you with a good experience when you use the App or browse any of the Service Sites and also allows us to improve the App and Our Service Sites.

D. Uses made of the information

We may associate any category of information with any other category of information and will treat the combined information as personal data in accordance with this Policy for as long as it is combined.

Information collected by us shall be used for the purpose of determining whether or not to provide a loan to the customer, the amount of such loan and the terms and conditions applicable to such loan.

Save in compliance with an order of the Court, Arbitral Panel, Tribunal, Regulatory Directive or Order or any other legal or regulatory obligation, we do not disclose information about identifiable individuals to other parties, but we may provide them with anonymous aggregate information about our users (for example, we may inform them that 500 men aged under 30 have applied for a loan on any given day

E. Where we store your personal data

Our Services collect, use, process and store information that has been made publicly available on the Internet ("Third Party Content"). In general, the Third Party Content can be found using a standard Internet search engine or by visiting the applicable websites directly. We do not have any ownership interest or control over the Third Party Content or any direct relationship with those persons who post such Third Party Content. We obtain Third Party Content through agreements with certain data providers, and through proprietary technology that collects RSS feeds. We do not attempt to gain unauthorized access to any information and do not circumvent any passwords or other technology protections. We only gather Third Party Content that is made available to the public by the site or by the individual.

Our Services provide analytics that allow our customers to aggregate and analyze the Third Party Content. Our Services may also be used by our customers to collect certain personal information about individuals and their online activities, such as interactions with a customer's website and/or in relation to a customer's products and services. We require our customers to comply with all applicable legal requirements in using the Third Party Content, including any applicable privacy laws.

G. Changes to privacy policy

Any changes we may make to this Policy in the future will be posted on our website and, where appropriate, notified to you when you next start the App or log onto one of the Service Sites. The new terms may be displayed on-screen and you may be required to read and accept them to continue your use of the App or the Services. In any event, by continuing to use the App or any Services after the posting of any changes, you confirm your continuing acceptance of this Policy together with such changes, and your consent to the terms set out therein.

H. Contacting us

If you have any questions about this Privacy Policy or the practices of Oriems Sacco, you can contact us at the postal address, phone number, or email address listed below

Oriems Sacco

P.o. Box 21841

Kampala.

Phone: **+256 777 133 896 , +254 20 24 16 356**

Email: info@intersolve.com, info@obulexsolutions.com

Questions, comments and requests regarding this privacy policy are welcomed and should be addressed to info@obulexsolutions.com or info@intersolve.com