



**PRIVACY STATEMENT OF
KENYA WOMEN MICROFINANCE
BANK PLC**

Kenya Women Microfinance Bank Plc endeavors to treat all your personal information carefully and responsibly. We shall process any personal data we collect from you in accordance with Data Protection Legislation and the provisions of this Privacy Notice.

Please read the following carefully to understand our practices regarding your personal data and how we will treat it. This Privacy Statement relates to the collection, use and disclosure of personal data, including special or sensitive personal data, by Kenya Women Microfinance Bank Plc (hereinafter "KWFT").

1. The Personal Data we may hold includes any information that lets KWFT identify you as a unique individual and any information that uniquely identifies a legal entity. We may collect, store, and use the following categories of personal data about you:

- Personal contact details such as name, title, addresses, telephone numbers, and personal email addresses.
- Personal information such as passport photos, Date of birth, Gender, Marital status, employment status, and Next of Kin
- Financial information
- Copies of your identity documents such as IDs or passports or birth certificated for minors.
- Information we obtain from third parties, such as information that we obtain when verifying details supplied by you and information collected from publicly available sources such as Companies Registry. Such third parties may also include fraud prevention agencies, banks, merchants and credit reference agencies.
- Other information about an individual that you or they disclose to us when communicating with us CCTV footage and other information obtained through electronic means in our premises
 - IP addresses
 - Cookies

In addition, we may collect, store and use information about you while you access our services through online means, such as the browser or device you use to access our sites and platforms, how you use the sites, traffic and location data. Please note, however, that in certain circumstances it may be still lawful for us to continue processing this information even where consent has been withdrawn, if one of the other legal bases described below is applicable.

2. Processing of personal data includes any initial processing that KWFT does when we collect your personal information.

3. We generally do not collect your personal data unless you provide it voluntarily or through your authorized representative. We may however collect and process your data without your consent where permitted under the Data Protection Act, 2019 or other laws.

4.YOUR RIGHTS

4. In line with the Data Protection Act 2019 and other applicable law, regulation, industry guidelines, you have the following rights regarding your personal data:

4.1 ACCESS

To request a copy of the personal data processed in relation to you by filling in a request form at your Branch. KWFT may charge a fee for this as allowed by law.

4.2 CORRECTION

To request that we correct your personal data.

4.3 ERASURE

To ask us to delete your personal data, for example if we no longer have a valid reason to process it.

4.4 OBJECT

To object to the processing your personal data.

4.5 RESTRICTION

At your request, restrict how your personal data is processed in certain cases.

4.6 PORTABILITY

To request a copy of the personal data you have given to us in a machine-readable format.

5. PROCESSING YOUR PERSONAL DATA

KWFT will only collect and process your personal information for the reason you provided it to us with your consent, or to enable us to comply with the requirements of specific laws that we are governed by either directly from you or third-party sources. Some of the reasons for use of your information include:

- to carry out our obligations from any contracts entered into between you and us or to take steps to enter into an agreement with you.
- to meet our regulatory compliance and reporting obligations.
- to provide our services to you, manage your accounts and our relationship with you.
- to respond to your queries and complaints to us and any other requests that you may have made to us

- to keep you informed about products and services you hold with us and to send you information about products or services (including those of other companies) which may be of interest to you unless you have indicated at any time that you do not wish us to do so.
- to prevent, detect, and investigate fraud and alleged fraud practices and other crimes
- to verify your identity in order to protect you and your assets
- For assessment, testing (including systems tests) and analysis (including credit and/ or behaviour scoring), statistical, market and product analysis and market research. [We may use this information to prepare statistical reports to be shared internally or with our group companies. We compile these reports from information about you and our other customers. The information in these reports is never personal and you will never be identifiable from them]
- to evaluate, develop and improve our services to you and other customers
- to protect our business interests and to develop our business strategies.
- to contact you, by post, phone, text, email and other digital methods. This may be for reasons such as to collect any debts owing to us

6. CONSENT

The consent that you provide for the processing of your data shall remain valid until such time it is being withdrawn by you in writing and having the same delivered to your nearest KWFT branch or via email to our Customer Experience Desk through the contact details provided below.

7. RETENTION OF YOUR PERSONAL DATA

We retain your personal data in line with our legal and regulatory obligations and for business and operational purposes. We will normally destroy or erase data after statutory timelines lapse. However, we may retain your information, or information relating to your account after you cease to be a customer for longer than this, provided it is necessary for a legal, regulatory, fraud prevention or other legitimate business purpose.

8. PROTECTION OF PERSONAL DATA

To safeguard your personal data from unauthorized access, collection, use, disclosure, copying, modification, disposal or similar risks, we have introduced appropriate administrative, physical and technical measures to secure all storage and transmission of personal data by us, and disclosing personal data both internally and to our authorized third party service providers and agents only on a need-to-know basis.

Any suspected data security breach regarding your data will be dealt with and we will notify you and any applicable regulator of a suspected breach where we are legally required to do so.

9. AUTOMATED DECISIONS AND PROFILING

As a rule, we do not make decisions based solely on automated processing to establish and implement the business relationship. We may use profiling, including behavioural analysis, to assist us to provide you with better services, to make decisions and to prevent money laundering, terrorism, fraud and other financial crime.

10. DISCLOSURE OF PERSONAL DATA

We keep all your personal data confidential. However, in order to service your needs and provide you with the best products and services, we may share any information you provide to us with our group companies and their agents, counterparties and support service or data providers, wherever located. If you have provided information to other members of our group, those entities may also share that information with us. We will ensure that if we share such information with third parties, any such disclosure is at all times in compliance with the law.

To help us provide services, your data may be processed internally and externally by other third parties. We use third parties for [administrative, servicing, monitoring and storage of your data]. We will outsource some services to third parties whom we consider capable of performing the required processing activities so that there is no reduction in the service standard provided to you by us.

The recipients or categories of recipients, of your information may also include:

- Regulatory authorities in connection with their duties such as revenue Authorities and Investigative agencies;
- Anyone to whom we may transfer our rights and/or obligations;
 - Any other person or organisation after a credit facility restructure, sale or acquisition, as long as that person uses your information for the same purposes as it was originally given to us or used by us (or both).
- Credit reference Bureau, identity and address verification organisations.

11. DETAILS OF DATA TRANSFERS OUTSIDE KENYA

Information about you in our possession may be transferred or stored in other countries outside Kenya for any of the purposes described in this Privacy Notice including countries that may have differing (and potentially less stringent) laws relating to the degree of protection of personal information. It holds that such information can become subject to the laws and disclosure requirements of such countries for any lawful purposes. When we, or our permitted third parties, transfer information outside Kenya, we or they will ensure that it is lawful and that it has an appropriate level of protection. We may also transfer your information where you have consented to the transfer. If we transfer your information outside Kenya in other circumstances (for example because we have to provide such information by law), we will use best endeavors to put in place appropriate safeguards to ensure that your information remains adequately protected.

12. OUR COMMUNICATION WITH YOU

We may communicate with you via electronic mail (e-mail), post, phone, text, and other digital methods. We will never ask you for your password or account number. When you contact us through any of our communication channels including visiting a local branch or calling the telephone banking service, we will verify your identity by asking you a number of questions based on information known to us about you and the transactions on your account. We may record your calls for training, quality and security purposes.

13. MARKETING INFORMATION

We and other members of our group may use your information from time to time to inform you by letter, telephone, text (or similar) messages, email or other electronic means, about similar services which may be of interest to you or them.

You may, at any time, request that we cease or do not send such information by one, some or all channels, by contacting us using the contact details set out below.

14. OTHER TERMS AND CONDITIONS

Other specific terms and conditions in our banking and product agreements that govern the collection, use and disclosure of your personal data must be read in conjunction with this Privacy Statement.

15. CONTACT DETAILS

You may contact our Customer Service Department if you have any enquiries or feedback or complaints in relation to the processing of your personal data or if you wish to make any request, in the contact details below:

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Kenya Women Microfinance Bank Plc

KWFT Centre, Kiambere Road

PO Box 4179-00506 Nairobi

Telephone: 0703 067700, 0703 167700

Email: info@kwftbank.com

16. CHANGES TO THIS PRIVACY POLICY

This Privacy Policy may be updated from time to time and you are advised to visit this site regularly to check for any amendments. Any changes we may make to this Privacy Notice in the future will be posted on this page and where appropriate, notified to you through our various channels.

