

# PRIVACY POLICY

Effective date: 17.04.2025

## 1. Introduction

SauriPay Limited ("SauriPay", "we", "our", or "us") is a Pan-African financial technology company that provides secure, scalable, and seamless payment services to individuals and businesses across Africa. This Privacy Policy governs how we collect, use, disclose, and protect your personal information when you use our website and services ("Platform").

By accessing or using the SauriPay Platform, you acknowledge that you have read and understood this Privacy Policy and agree to its terms. If you do not agree with any part of this Policy, you should refrain from using the Platform.

## 2. Information We Collect

### a. Personal Information

We may collect personally identifiable information, including but not limited to:

- Full name
- Email address
- Phone number
- Business information
- Government-issued ID or documents for verification (KYC)
- Payment and transaction data

### b. Non-Personal Information

When you interact with our website, we may collect certain technical data automatically:

- IP address
- Browser type and version
- Device identifiers
- Operating system
- Usage patterns and browsing behavior
- Referral URLs

## 3. How We Use Your Information

We process your information for the following purposes:

- To provide our payment solutions and services
- To process transactions securely
- To perform identity verification (KYC/AML compliance)
- To communicate with you, including for customer support
- To improve our services and website functionality
- To send updates, promotional materials, or service notifications (with your consent)
- To detect and prevent fraud or misuse of our platform
- To comply with legal and regulatory obligations

#### **4. Legal Basis for Processing**

Depending on your location, we process your personal information based on:

- Your consent
- The necessity of processing for the performance of a contract
- Compliance with a legal obligation
- Our legitimate interests (e.g., fraud prevention, service improvement)

#### **5. Sharing of Information**

We may share your information with:

- Our subsidiaries, affiliates, and partners
- Payment processors and financial institutions
- Identity verification and KYC providers
- Regulatory or law enforcement agencies when required by law
- Third parties in the event of a business transfer or merger

All third-party processors are required to safeguard your data and use it solely as instructed by us.

#### **6. Data Security**

We implement appropriate technical and organizational measures to secure your information, including:

- Encryption of sensitive data
- Access control systems
- Intrusion detection systems
- Secure software development practices

Please note that no method of data transmission or storage is 100% secure. While we strive to protect your data, we cannot guarantee absolute security.

#### **7. Your Rights**

You may have the following rights regarding your personal data:

- Right to access and request a copy
- Right to correct inaccurate data
- Right to deletion (in specific circumstances)
- Right to restrict or object to processing
- Right to data portability
- Right to withdraw consent (where applicable)

To exercise your rights, contact us at [support@sauripay.com](mailto:support@sauripay.com).

#### **8. Cookies and Tracking Technologies**

We use cookies and other tracking technologies to enhance user experience, analyze site traffic, and offer personalized services.

You can manage your cookie preferences via your browser settings.

## **9. International Data Transfers**

We may process or transfer your data to countries outside your country of residence. In such cases, we ensure that adequate safeguards are in place, such as Standard Contractual Clauses (SCCs) or other approved mechanisms.

## **10. Retention of Data**

We retain your personal data only as long as necessary for the purposes for which it was collected and to comply with legal and regulatory obligations.

## **11. Third-Party Links**

Our website may include links to third-party websites. We are not responsible for the privacy practices of these sites. We recommend reviewing their privacy policies before providing any personal data.

## **12. Children's Privacy**

Our services are not intended for individuals under the age of 18. We do not knowingly collect personal information from children. If we discover that such data has been collected, we will delete it immediately.

## **13. Changes to This Privacy Policy**

We may revise this Privacy Policy periodically. Any changes will be posted on this page with the updated effective date. Please review this page regularly.

## **14. Contact Us**

If you have questions or concerns regarding this Privacy Policy or our data practices, please contact:

SauriPay Support

Email: [support@sauripay.com](mailto:support@sauripay.com)

Website: <https://sauripay.com>