

## OHWO PAY PRIVACY POLICY

When you use OHWO Pay (as defined below), you trust us with your personal data. We are committed to keeping that trust. That starts with helping you understand our privacy practices.

### Consent to installation of the App

Under the Nigeria Data Protection Regulation 2019 (the **Regulation**), we are required to provide you with certain information about who we are, how we process your personal data and for what purposes, and your rights in relation to your personal data. This information is provided in [Privacy Policy](#) and it is important that you read that information to understand our practices regarding your personal data and how we will treat it.

Before installation of this App (as defined below), please indicate your consent to our processing of your personal data (including your name, contact details, financial and device information) as described in [Privacy Policy](#) (including details of my current location disclosed by GPS technology) so that location-enabled services are activated.

**YES**, I consent to the installation of the App

**NO**, I do not consent to the installation of the App.

If you have any questions about this privacy notice, how we handle your personal or location data, or you would like to update the personal data we hold about you, please email [support@ohwopay.ng](mailto:support@ohwopay.ng).

### How you can withdraw consent

Once you provide consent by selecting "YES", you may change your mind and withdraw consent at any time by contacting us but that will not affect the lawfulness of any processing carried out before you withdraw your consent.

## 1. Introduction

**1.1** This Privacy Policy (**Policy**) (together with our end-user licence agreement as set out at <https://ohwopay.ng/> (**OHWO Pay**) and any additional terms of use incorporated by reference into this Policy, together our **Terms of Use**) applies to your use of:

- (a) OHWO Pay's mobile application software (**App**), available on our Site **OR** hosted on [ohwo.uniondata.co](https://ohwo.uniondata.co) (**App Site**), once you have downloaded a copy of the App onto your mobile telephone or handheld device (**Device**).
- (b) Any of the services accessible through the App (**Services**), including features, or other services or that are available on the App Site or other sites of ours (together the **Services 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. This App is not intended for children and we do not

knowingly collect data relating to children. Please read the following carefully to understand our practices regarding your personal data and how we will treat it.

1.2 This policy is provided in a layered format so you can click through to the specific areas set out below.

- (a) *IMPORTANT INFORMATION AND WHO WE ARE*
- (b) *PURPOSE OF THIS POLICY*
- (c) *CHANGES TO THIS POLICY*
- (d) *SCOPE OF THIS POLICY*
- (e) *THIRD PARTY LINKS*
- (f) *THE DATA WE COLLECT ABOUT YOU*
- (g) *HOW IS YOUR PERSONAL DATA COLLECTED?*
- (h) *COOKIES AND THIRD PARTY TECHNOLOGIES*
- (i) *HOW WE USE YOUR PERSONAL DATA*
- (j) *DISCLOSURES OF YOUR PERSONAL DATA*
- (k) *INTERNATIONAL TRANSFERS*
- (l) *DATA SECURITY*
- (m) *DATA RETENTION*
- (n) *YOUR LEGAL RIGHTS*
- (o) *WHAT WE MAY NEED FROM YOU*
- (p) *MARKETING OPT-OUT*
- (q) *TIME LIMIT TO RESPOND*

## **2. IMPORTANT INFORMATION ON WHO WE ARE**

2.1 OHWO Pay Limited of 25B, Marine Road, Apapa, Code – 102241 with registration number [RC NUMBER – we do not have this yet] is the controller and is responsible for your personal data (collectively referred to as "OHWO Pay ", "we", "us" or "our" in this Policy). We have appointed a data protection officer (DPO).

2.2 This Policy also governs OHWO Pay 's other collections of personal data in connection with OHWO Pay 's services. For example, we may collect the contact information of individuals who use accounts owned by OHWO Pay for business customers.

2.3 All those subject to this Policy are referred to as "**users**" in this Policy.

### 3. PURPOSE OF THIS POLICY

- 3.1 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 and tells you about your privacy rights and how the law protects you. This App is not intended for children and we do not knowingly collect data relating to children.

### 4. CHANGES TO THIS POLICY

- 4.1 We may change this Policy from time to time in order to reflect changes in the law and/or our privacy practices and if it does, these changes will be posted on this page and when you next start the App, the new policy may be displayed on-screen and you may be required to read and accept the changes to continue your use of the App.

### 5. SCOPE OF THIS POLICY

- 5.1 This Policy applies to users of our Services anywhere in Nigeria, including users of our apps, websites, features, or other services. It describes how OHWO Pay and its affiliates collect and use personal data. This Policy specifically applies to:

- (a) **Users:** individuals who request or receive payment services and products, including those who receive payment services requested on his/her behalf by another individual.
- (b) **Merchants:** licensed individuals who provide or submit applications to OHWO Pay to provide mobile payment services individually or through partner financial services companies.

### 6. THIRD PARTY LINKS

Our Sites may, from time to time, contain links to and from websites of our partner networks, advertisers and affiliates. Please note that these websites and any services that may be accessible through them have their own privacy policies and we do not accept any responsibility or liability for these policies or for any personal data that may be collected through these websites or services, such as contact and location data. Please check these policies before you submit any personal data to these websites or use these services.

### 7. THE DATA WE COLLECT ABOUT YOU

- 7.1 Under this Policy, personal data, or personal information, means any information about an individual from which that person can be identified.

- 7.2 We may collect, use, store and transfer different kinds of personal data which we have grouped together as follows:

- (a) **Identity Data** includes your name, first name, maiden name, last name, username or similar identifier, marital status, title, date of birth and gender.
- (b) **Contact Data** includes your contact address, email address and telephone numbers.
- (c) **Financial Data** includes secured authentication tokens.
- (d) **Transaction Data** includes details about payments to and from you and other details of products and services you have purchased from and through us.

- (e) **Device Data** includes the type of mobile device you use, a unique device identifier (for example, your Device's IMEI number, the MAC address of the Device's wireless network interface, or the mobile phone number used by the Device), mobile network information, your mobile operating system, the type of mobile browser you use, and time zone setting.
- (f) **Technical Data** includes your internet protocol (IP) address, your login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform, and other technology on the devices you use to access this website.
- (g) **Profile Data** includes your username and password, purchases or orders made by you, your interests, preferences, feedback and survey responses.
- (h) **Usage Data** includes information about how you use the App, website, products and services.
- (i) **Marketing and Communications Data** includes your preferences for receiving marketing from us and our third parties and your communication preferences.
- (j) **Location Data** includes your current location disclosed by GPS technology.

7.3 We also collect, use and share **Aggregated Data** such as statistical or demographic data for any purpose. Aggregated Data could be derived from your personal data but is not considered personal data in law as this data will **not** directly or indirectly reveal your identity. For example, we may aggregate your Usage Data to calculate the percentage of users accessing a specific website feature. However, if we combine or connect Aggregated Data with your personal data so that it can directly or indirectly identify you, we treat the combined data as personal data which will be used in accordance with this Policy.

## 8. HOW IS YOUR PERSONAL DATA COLLECTED?

We will collect your personal data from the following general sources:

**8.1 Information you give us:** This is information including identity, contact and other personal data you consent to giving us about you by filling in forms on the App and the Services Sites, or by corresponding with us either by email or chat. It includes information you provide when you register to use the App Site, download or register the App, subscribe to any of our Services, search for an App or Service, share data via an App's social media functions, promotion or survey, or other activities commonly carried out in connection with the App and whereby you report a problem with an App, our Services, or any of Our Sites. If you contact us, we will keep a record of that correspondence.

**8.2 Information we collect about you and your device.** Each time you visit our site or use our App we will automatically collect personal data including Device, Content and Usage Data. We collect this data using cookies and other similar technologies, please see our cookie notice;

This website uses cookies. We use cookies to offer you a better experience and analyse site traffic, including marketing and tracking cookies. By clicking the "Allow all

cookies” button below, you understand and consent to the use of cookies in accordance with our Privacy Policy.

Cookies are small text files that can be used by websites to make a user's experience more efficient. The law states that we can store cookies on your device if they are strictly necessary for the operation of this site. For all other types of cookies we need your permission. This site uses different types of cookies. Some cookies are placed by third party services that appear on our pages. You can at any time change or withdraw your consent from the Cookie Declaration on our website.

Learn more about who we are, how you can contact us and how we process personal data in our Privacy Policy.

Please state your consent ID and date when you contact us regarding your consent.

Your consent applies to the following domains: ohwo.ng

Your current state: Use necessary cookies only.

- (a) **Location Data.** We also use GPS technology or other technology to determine your current location. Some of our location-enabled Services require your personal data for the feature to work. If you wish to use this particular feature, you will be asked to consent to your data being used for this purpose. You can withdraw your consent at any time by disabling Location Data in your settings or any other way in which consent can be withdrawn.
- (b) **Transaction information:** We collect transaction information related to the use of our Services, including the type of services requested or provided, order details, delivery information, date and time the Service was provided, amount paid and payment method.
- (c) **Device data:** We may collect data about the devices used to access our Services, including the hardware models, device IP address, operating systems and versions, software, preferred languages, unique device identifiers, advertising identifiers, serial numbers, device motion data, and mobile network data.
- (d) **Unique application numbers.** When you want to install or uninstall a Service containing a unique application number or when such a Service searches for automatic updates, that number and information about your installation, for example, the type of operating system, may be sent to us.

### 8.3 **Information we receive from other sources including third parties and publicly available sources.** We will receive personal data about you from various third parties and public sources such as:

- (a) Device Data from the following parties:
  - (i) analytics providers such as Google based within or outside Nigeria;
  - (ii) advertising networks based inside or outside Nigeria; and
  - (iii) search information providers based inside or outside Nigeria.

- (b) Contact, Financial and Transaction Data from providers of technical, payment and delivery services Paystack based inside or outside Nigeria;
- (c) Identity and Contact Data from data brokers or aggregators based inside or outside Nigeria; and
- (d) Identity and Contact Data from publicly available sources such.

8.4 **Unique application numbers.** When you want to install or uninstall a Service containing a unique application number or when such a Service searches for automatic updates, that number and information about your installation, for example, the type of operating system, may be sent to us.

**9. COOKIES AND THIRD-PARTY TECHNOLOGIES**

9.1 We use cookies and/or other tracking technologies to distinguish you from other users of the App, App Site, the distribution platform and Services Sites to remember your preferences. This helps us to provide you with a good experience when you use the App or browse any of our Sites and also allows us to improve the App and our Sites. For detailed information on the cookies we use, the purposes for which we use them and how you can exercise your choices regarding our use of your cookies, see our cookie policy at <https://ohwo.ng/privacy-policy/>.

**10. HOW WE USE YOUR PERSONAL DATA**

10.1 We will only use your personal data when the law allows us to do so. Most commonly we will use your personal data in the following circumstances:

- (a) Where you have consented before the processing.
- (b) Where we need to perform a contract we are about to enter or have entered with you.
- (c) Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.
- (d) Where we need to comply with a legal or regulatory obligation.

10.2 Purposes for which we use your personal data:

Purpose/activity	Type of data	Lawful basis for processing
To install the App and register you as a new App user	Identity Contact Financial Device	Your consent
To process in-App purchases and deliver Services including managing payments and collecting money owed to us	Identity Contact Financial Transaction	Your consent Performance of a contract with you

	Device Marketing Communications and Location	Necessary for our legitimate interests (to recover debts due to us)
To manage our relationship with you including notifying you of changes to the App or any Services	Identity Contact Financial Profile Marketing Communications and	Your consent Performance of a contract with you Necessary for our legitimate interests (to keep records updated and to analyse how customers use our products/ Services) Necessary to comply with legal obligations (to inform you of any changes to our terms and conditions)
To enable you to participate in a prize draw, competition or complete a survey	Identity Contact Device Profile Marketing Communications and	Your consent Performance of a contract with you Necessary for our legitimate interests (to analyse how customers use our products/Services and to develop them and grow our business)
To administer and protect our business and this App including troubleshooting, data analysis, product development, machine learning to improve the user experience and system testing  Managing risk, fraud and abuse of our services and you from fraud by verifying your identity.  comply with legal proceedings and requirements.	Identity Contact Device	Necessary for our legitimate interests (for running our business, provision of administration and IT services, network security); to investigate or address claims or disputes or to comply with applicable law or regulatory or government requirement or enquiries.

<p>To deliver content and advertisements to you</p> <p>To make recommendations to you about goods or services which may interest you</p> <p>To measure and analyse the effectiveness of the advertising we serve you</p> <p>To monitor trends so we can improve the App</p>	<p>Identity</p> <p>Contact</p> <p>Device</p> <p>Content</p> <p>Profile</p> <p>Usage</p> <p>Marketing and Communications</p> <p>Location</p>	<p>Consent</p> <p>Necessary for our legitimate interests (to develop our products/Services and grow our business)</p>
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## 11. DISCLOSURES OF YOUR PERSONAL DATA

11.1 When you consent to providing us with your personal data, we will also ask you for your consent to share your personal data with the third parties set out below for the purposes set out in the table in paragraph 9.2:

- (a) **With other companies that provide services to us:** We may share Personal Data with third-party service providers that perform services and functions at our direction and on our behalf. These third-party service providers may, for example, provide you with services, verify your identity, assist in processing transactions, send you advertisements for our products and services, or provide customer support.
- (b) **With other financial institutions:** We may share Personal Data with other financial institutions that we have partnered with to only offer OHWO Pay services, unless you have given consent for other uses. We may also share Personal Data to process transactions and keep your financial information up to date.
- (c) **With the other parties to transactions when you use the services:** The information might include:
  - (i) Personal Data and account information necessary to facilitate the transaction; and
  - (ii) Personal Data to help resolve disputes and detect and prevent fraud.
- (d) **At the user's request:** This includes sharing data with:
  - (i) **other people at the user's request.**
  - (ii) **with the general public:** Questions or comments from users submitted through public forums such as OHWO Pay website and social media pages may be viewable by the public, including any personal data included in the questions or comments submitted by a user.
- (e) **For legal reasons or in the event of a dispute:** We may share your personal



data if we believe it is required by applicable law, regulation, operating license or agreement, legal process or governmental request, or where the disclosure is otherwise appropriate due to safety or similar concerns. This includes sharing personal data with law enforcement officials, public health officials, other government authorities, or other third parties as necessary to enforce our Terms of Service, user agreements, or other policies; to protect our rights or property or the rights, safety, or property of others; or in the event of a claim or dispute relating to the use of our services. If you use another person's credit card, we may be required by law to share your personal data, including trip or order information, with the owner of that credit card. This also includes sharing personal data with others in connection with, or during negotiations of, any merger, sale of company assets, consolidation or restructuring, financing, or acquisition of all or a portion of our business by or into another company.

- (f) With internal third parties or for purposes of a corporate reorganisation:** We may also share your data with our affiliates, subsidiaries, and partners, for legal reasons or in connection with claims or disputes, or third parties to whom we may choose to sell, transfer or merge parts of our business or our assets. Alternatively, we may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this privacy policy.
- (g) With consent:** We may share a user's personal data other than as described in this Policy if we notify the user and they consent to the sharing.

## **12. INTERNATIONAL TRANSFERS**

- 12.1 We do not transfer your personal data outside Nigeria other than in accordance with Nigerian law.
- 12.2 If we do transfer your personal data out of Nigeria, we will ensure a similar degree of protection is afforded to it by ensuring at least one of the following safeguards is implemented:
  - (a) We will only transfer your personal data to countries that have been deemed to provide an adequate level of protection for personal data by Nigeria and in accordance with and conditions or standards provided by applicable law.

## **13. DATA SECURITY**

- 13.1 All information you provide to us is stored on our secure servers. Any payment transactions carried out by us or our chosen third-party provider of payment processing services will be encrypted using Encrypted using SSL/TLS protocol or alternative encryption technology. Where we have given you/or where you have chosen a password that enables you to access our app or certain parts of Our Sites, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.
- 13.2 Once we have received your information, we will use strict procedures and security features to try to prevent your personal data from being accidentally lost, used or accessed in an unauthorised way.

13.3 We have put in place procedures to deal with any suspected personal data breach and will notify you and any applicable regulator when we are legally required to do so. We are not responsible for protecting any personal data that we share with a third-party based on an account connection that you have authorised.

#### 14. **DATA RETENTION**

14.1 By law we are permitted to retain your personal data for a period of two years to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, regulatory, tax, accounting or reporting requirements. We may retain your personal data for a longer period in the event of a complaint or if we reasonably believe there is a prospect of litigation in respect to our relationship with you.

14.2 To determine the appropriate retention period for personal data, we consider the amount, nature and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal, regulatory, tax, accounting or other requirements.

14.3 Details of retention periods for different aspects of your personal data are available in our retention policy which you can request from us by contacting us.

#### 15. **YOUR LEGAL RIGHTS**

Under certain circumstances you have the following rights under data protection laws in relation to your personal data:

15.1 **Request access** to your personal data (commonly known as a "data subject access request"). This enables you to receive a copy of the personal data we hold about you and to check that we are lawfully processing it.

15.2 **Request correction** of the personal data that we hold about you. This enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us.

15.3 **Request erasure** of your personal data. This enables you to ask us to delete or remove personal data where there is no good reason for us to continue to process it. You also have the right to ask us to delete or remove your personal data where you have successfully exercised your right to object to processing (see below), where we may have processed your data unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.

15.4 **Object to processing** of your personal data where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground as you feel it impacts on your fundamental rights and freedoms. You also have the right to object where we are processing your personal data for direct marketing purposes. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms.

15.5 **Request restriction of processing** of your personal data. This enables you to ask

us to suspend the processing of your personal data in the following scenarios:

- (a) if you want us to establish the data's accuracy;
- (b) where our use of the data is unlawful, but you do not want us to erase it;
- (c) where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims; or
- (d) you have objected to our use of your data, but we need to verify whether we have overriding legitimate grounds to use it.

15.6 **Request the transfer** of your personal data to you or to a third party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or we used the information to perform a contract with you.

15.7 **Withdraw consent at any time** where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent.

15.8 **File a complaint** with the National Information Technology Development Agency (NITDA) on how we have handled your personal data.

## 16. WHAT WE MAY NEED FROM YOU

16.1 We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data or to exercise any of your other rights. This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

## 17. MARKETING OPT-OUT

17.1 You may also opt out of promotional emails or receiving emails and other messages from OHWO Pay by following the unsubscribe instructions in those messages.

17.2 We may still send users who have opted out non-promotional communications, such as receipts or information about their account.

## 18. TIME LIMIT TO RESPOND

18.1 We will use reasonable endeavours to respond to all legitimate requests within one week. Occasionally it could take us longer than a week if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.