

1. PRIVACY STATEMENT

This statement provides information on how Wananchi Sacco (hereinafter "the Sacco") approaches processing your personal data. Our commitment to respecting your privacy and safeguarding your personal data remains a top priority.

1.1 Terms used in this Statement

Personal Data: Information that directly or indirectly identifies or says something about you. Examples include your name, address, and income. Information relating to a sole trader, commercial partnership, or professional partnership is also considered personal data.

Processing Data: Processing means anything that can be done with personal data, including collection, storage, use, transfer, and removal of data.

Whose Personal Data does the Sacco process?

We process personal data of members, employees, and individuals with whom we have, want to have, or have had a business relationship, including:

- Existing and potential members
- People interested in the Sacco's products and services
- Individuals connected with a business or organization with which we have, want to have, or have had a business relationship, such as third-party participants
- Security providers and guarantors

2. WHICH DATA DOES THE SACCO PROCESS?

Types of Data	Examples	Examples of use
Information that allows an individual to be identified directly or indirectly	Name, address, telephone number, e-mail address, and information provided in your identity documents	For identification purposes, to draw up an agreement/contract or to contact you
Information relating to or used for agreements/contracts or financial statements	Information about your financial situation and the products you have	To assess credit worthiness or product suitability
Payment and transaction data	Information about payments made or received, dates, and account balances	To ensure correct/timely processing of funds, for anti-money laundering/counter-terrorism financing, and for security purposes
Special categories of personal data/criminal data	Information concerning health, criminal convictions, ethnicity, or political inclinations, Biometric data	For identification, Anti-Money Laundering, and other legal requirements

2.1 How does the Sacco collect your Personal Data?

We receive personal data when you provide it to the Sacco, such as when opening an account or getting into a contract with us. We may also receive data from other sources, such as public registers or other financial institutions.

2.2 How long does the Sacco Retain your Data?

We retain data for as long as necessary to fulfill the purposes for which we collected it, and in compliance with legal obligations. Generally, we keep data for seven years following the termination of the relevant agreement or business relationship.

2.3 Processing of special categories of Data at the Sacco

We process special categories of personal data where permitted by law and with your consent, if required.

2.4 Does the Sacco use Automated Individual Decision-making including Profiling?

We do not make decisions based solely on automated processing that produces legal effects or significantly affects you.

2.5 Who at the Sacco has access to your Data?

Only individuals who need access for official business purposes have access to your personal data, and they are bound by confidentiality obligations.

2.6 Does the Sacco use your Personal Data for any other purpose?

We may use the information for purposes closely related to the purpose for which it was obtained, or with your consent.

2.7 Does the Sacco Transfer your data to other countries outside Kenya?

We may transfer data outside Kenya if necessary for performing our agreements with you, and we take measures to protect your data in such cases.

2.8 Customer Data Rights at the Sacco

You have various rights regarding your data, including the right to access, be forgotten, data portability, rectification, restriction of processing, and to object to direct marketing.

2.9 Whom to contact to place a complaint or log in an inquiry regarding Personal Data

If you have any questions or concerns about the processing of your personal data, please contact us at Wananchi Sacco: Email: info@wananchisacco.co.ke

Right to amend this privacy statement

We reserve the right to amend this privacy statement at any time. All amendments will be posted on the website. Unless otherwise stated, the current version shall supersede and replace all previous versions.