

## PRIVACY POLICY FOR TAQWA SACCO

### 1. INTRODUCTION

Taqwa Sacco ("we," "us," or "our") respects your privacy and is committed to protecting your personal and financial data. This Privacy Policy outlines how we collect, process, store, share, and secure your information when you interact with our website, mobile applications, and services (collectively, the "Services").

By accessing or using our Services, you consent to the practices described in this policy. If you do not agree, please refrain from using our Services.

### 2. INFORMATION WE COLLECT

#### A. Personal Information

We collect the following personal data to provide and improve our Services:

#### i. **Membership & Account Registration**

- Full legal name
- Date of birth
- Gender
- National ID/Passport number
- KRA PIN (where applicable)
- Signature (for verification)

#### ii. **Contact & Demographic Information**

- Email address
- Phone number(s)
- Physical and postal address
- Next of kin details (name, relationship, contact)

#### iii. **Financial & Transactional Data**

- Bank account details

- Loan application details (income, employment history, credit history)
- Deposit and withdrawal records
- Transaction history (contributions, dividends, loan repayments)

**iv. Employment & Business Information**

- Employer details
- Pay slips or proof of income
- Business registration documents (for business accounts)

**B. Non-Personal & Technical Data**

- Device Information: IP address, browser type, operating system
- Usage Data: Pages visited, time spent, clickstream data
- Cookies & Tracking Technologies: Session cookies, analytics tools (Google Analytics)

**3. DATA SHARING & THIRD-PARTY DISCLOSURES**

We may share your data with:

**A. Internal Parties**

- Sacco management & staff (need-to-know basis)
- Auditors & compliance teams

**B. External Parties**

- Banks & payment processors
- Credit Reference Bureaus (CRBs)
- Government regulators (SASRA, KRA)
- Legal authorities (court orders)
- IT service providers (confidential agreements)

#### 4. DATA SECURITY MEASURES

We implement:

- Encryption (SSL/TLS)
- Access controls
- Firewalls
- Security audits
- Staff training

#### 5. YOUR RIGHTS

You may:

- ✓ Access your data
- ✓ Request corrections
- ✓ Delete data (where applicable)
- ✓ Restrict processing
- ✓ Object to marketing
- ✓ Withdraw consent

Contact: [customercare@taqwasacco.co.ke](mailto:customercare@taqwasacco.co.ke) | +254 702 332 211

#### 6. DATA RETENTION

- Active members: Duration + 7 years
- Loan records: 10 years
- Marketing data: Until opt-out

#### 7. COOKIES POLICY

We use:

1. Essential cookies
2. Analytics cookies
3. Marketing cookies (opt-in)

Manage via browser settings.

## **8. CHILDREN'S PRIVACY**

Services not for users under 18.

## **9. POLICY UPDATES**

Changes posted on website with new effective date.

## **10. CONTACT US**

Taqwa Sacco Customer Care Officer

Address: Jamia Plaza, Kigali Street

Email: [customercare@taqwasacco.co.ke](mailto:customercare@taqwasacco.co.ke)

Phone: +254 702 332 211

