

Data Privacy Policy

Kenya-Great Britain Diaspora Savings and Credit Ltd (KGBD Sacco, “us”, “we”, or “our”) is a Sacco regulated by SASRA to offer financial services. We operate the www.kgbdiasporasacco.com website, which provides more information of us and our various services /facilities as well as the MPAWA Mobile App mobile application (the “Service”).

As an organization, we take our responsibility regarding the management of our stakeholders’ data very seriously. This page informs you of our policies regarding the collection, use, and disclosure of personal data when you use our Services sets out how we manage our responsibility in the use of your data and the choices you have associated with that data.

We use your data to provide and improve the Services. By using these Services, you agree to the collection and use of information in accordance with this policy. Unless otherwise defined in this Data Privacy Policy, terms used in this Data Privacy Policy have the same meanings as in our Terms and Conditions. While using our Service, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you (“Personal Data”). We may use your Personal Data to contact you with newsletters, marketing or promotional materials and other information that may be of interest to you. You may opt out of receiving any, or all, of these communications from us by following the unsubscribe link or instructions provided in any email we send.

We collect several different types of information for various purposes in order to provide and improve our Service to you including Names, I.D./Passport Number, Date of Birth, Gender, Marital Status, Biometric Data, Property Details, Postal Address, Telephone Number. Some of the purposes for which we collect and process your data includes:

- To provide and maintain our Service.
- To notify you about changes to our Service
- To allow you to participate in interactive features of our Service when you choose to do so.
- To provide member support
- To gather analysis or valuable information so that we can improve our Service.
- To monitor the usage of our Service
- To detect, prevent and address technical issues.
- To provide you with news, special offers and general information about other goods, services and events which we offer that are similar to those that you have already purchased or enquired about unless you have opted not to receive such information.

Kenya-Great Britain Diaspora Savings and Credit Ltd may disclose your Personal Data in the good faith belief that such action is necessary to:

- To comply with a legal obligation
- To protect and defend the rights or property of Kenya-Great Britain Diaspora Savings and Credit
- To prevent or investigate possible wrongdoing in connection with the Service.
- To protect the personal safety of users of the Service or the public
- To protect against legal liability

Kenya-Great Britain Diaspora Savings and Credit Ltd will retain your Personal Data only for as long as is necessary for the purposes set out in this Data Privacy Policy. We will retain and use your Personal Data to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes, and enforce our legal agreements and policies.

As a Data Subject you have the following Rights as set out in the Data Protection Act No. 24 of 2019:

- The right to be informed of the use of your information/data.

- The right to access, update or to delete the information or data in our custody.
- The right of rectification. You have the right to have your information/data rectified or deleted if that information is misleading, inaccurate or incomplete.
- The right to object. You have the right to object to our processing of your Personal Data.
- The right of restriction. You have the right to request that we restrict the processing of your personal information.
- The right to data portability. You have the right to be provided with a copy of the information we have on you in a structured, machine-readable, and commonly used format.
- The right to withdraw consent. You also have the right to withdraw your consent at any time where Stima DT Sacco Society Limited relied on your consent to process your personal information, without any detriment to your interests.

Please note that we may ask you to verify your identity and provide signed instructions before responding to such requests.

KGBDS Sacco may update our Data Privacy Policy from time to time. We will notify you of any changes by posting the new Data Privacy Policy on our website. We will let you know via email and / or a prominent notice on our Service, prior to the change becoming effective and update the “effective date” at the top of this Privacy Policy.

“In case you have any questions or concerns regarding this Data Privacy Policy, or would like to exercise any of your rights under this policy, you can talk to our Data Protection Officer via phone on 0703 024 000/001/354 or email: info@kibdiasporasacco.com”.