

BOOKMI DATA PRIVACY POLICY

This Privacy Policy is to explain how we collect, retain, process, share and transfer your ("Customer", "Service Provider", "User") Personal Information on the Bookmi Application ("Application", "App", "Platform"), when you access or use the associated services on the Application, at any time ("Service").

What Personal Data do we collect?

We collect Personal Data about you when you download and set up a Bookmi Account to use our Service. including the following:

- **Registration Information**– When you register to use our Services by opening an Account, we will collect Personal Data as necessary to offer and fulfil the Services you request. Depending on the Services you choose, we may require you to provide us with your name, address, telephone number, email address, BVN, secret question & answer, card information and any other information we may require you to provide us with, to register and use our Services.
- **Transaction and experience information** – When you use our Services for example, to make bookings for a service and make payment to a Service Provider, we collect information about the transaction, as well as other information associated with the transaction such as amount paid or service booked, Service Provider's information, including information about any funding instruments used to complete the transaction, Device Information, Technical Usage Data, and Geolocation Information.
- **Details about your banking activities and transactions with us** - This includes information on any bank accounts you use, debit card numbers, financial history, information you provide to deliver payment initiation services and account information services regarding accounts you hold with other providers.

What about Cookies and tracking data?

We use cookies and similar tracking technologies to track the activity on our Service and hold certain information.

Cookies are files with small amount of data which may include an anonymous unique identifier. Cookies are sent to your browser from a website and stored on your device. Tracking technologies also used are beacons, tags, and scripts to collect and track information and to improve and analyze our Service.

You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. You can also refuse permissions to read your phone data by the mobile application. However, if you do not accept cookies on your browser or allow permissions on your mobile device, our online service experience to you may be degraded and you may not be able to use some portions of our Service.

Examples of Cookies we use:

- **Session Cookies.** We use Session Cookies to operate our Service. Session cookies will expire at the end of your browser session and allow us to link your actions during that browser session
- **Preference Cookies.** We use Preference Cookies to remember your preferences and actions, across multiple sites. .
- **Security Cookies.** We use Security Cookies for security purposes.

How we process Your Personal Data

We may Process your Personal Data for a variety of reasons including:

- i. To operate the Application and provide the Services including:
 - communicate with you about your Account, the Bookmi Application or the services on the application
 - perform creditworthiness and other financial standing checks, evaluate applications, and compare information for accuracy and verification purposes,
 - keep your Account and financial information up to date.
- ii. To manage the Application , such as monitoring, analysing, and improving the Services and functionality of the App. For example, we analyse User behaviour and perform research about the way you use our Services.
- iii. To manage risk and protect the App, the Services and you from fraud by verifying your identity using your Personal Data, Device Information, Technical Usage Data, and Geolocation Information from the App to help detect and prevent fraud, protect your information and prevent an abuse of the Services and unsafe activities.
- iv. To market to you about our other products and Services and the products and services of affiliated businesses. We may also Process your Personal Data to tailor the marketing content of certain Services to better match your interests.
- v. To provide you with location-specific options, functionality or offers, if you elect to share your Geolocation Information through the Services on the App.
- vi. We use your personal data to help maintain the safety, security, and integrity of our services and users, including:
 - a. Screening Service Providers, before onboarding them on the App and at other periodic intervals, including through reviews of background checks, where permitted by law, to help prevent use of our services by unsafe Service Providers.
 - b. Deploying data from Service Providers devices to help identify unsafe behaviour.
 - c. Using device, location, profile, usage, and other data to prevent, detect, and combat fraud or unsafe activities.
 - d. Using user ratings and feedback to encourage compliance to best practices by all Users of the platform.
- vii. To enable communication between Users of the App. A Service Provider may send a message or call a Customer to confirm a service location.
- viii. We use personal data to make automated decisions relating to use of our services. This includes:
 - a. Enabling dynamic pricing, in which the price of a job is frequently varied based on factors such as the estimated time for them job completion.
 - b. Matching available Service Providers in a Customer's geographical location to Customers requesting services.

- c. To determine a Service Provider's rating and deactivating Service Providers with constantly low ratings over a given period of time.
- d. To suspend or terminate access to the Platform by users who are identified as having engaged in fraud or activities that may otherwise be offensive/harmful to the Service Providers or the Service in general.

How we share your personal Data

We may share your personal data with others for a number of reasons including:

- a. With our affiliated entities: We may share your Personal Data with entities affiliated to us to, among other things, provide the Services you have requested or authorised; or who offer their products and services via the App, who assist us in conducting our business, or servicing you, to manage risk; to help detect and prevent potentially illegal and fraudulent acts and other violations of our policies and agreements.
- b. We share Personal Data with other financial institutions that we have partnered with to process payment for the Bookmi payments.
- c. With other parties on the Bookmi ecosystem, such as other Users and Service Providers.
- d. With other third parties for our business and other legal purposes and as permitted or required by law.
- e. We do not sell, trade, or otherwise transfer your personally identifiable information to unaffiliated third parties. This does not include Application Support team and other parties who assist us in operating the Application and providing the Service to you. We may also release your information when we believe release is appropriate to comply with the law, enforce our site policies, or protect ours or others' rights, property, or safety.

Your choices regarding our use and disclosure of information

You may exercise the following control over your personal data with us.

- **Opt-in or opt-out from receiving electronic communications from us:** If you no longer want to receive marketing-related emails or mobile text messages from us on a goingforward basis, you may opt-out of receiving these marketing-related emails or push notifications by changing your preferences in your account settings or following the unsubscribe prompts from within the messages themselves.
- **Device permissions**
Depending on the mobile operating system of a phone, most mobile device platforms have certain types of device data that applications cannot access without the device owner's permission, and these platforms have different methods for how that permission can be obtained. Your device may notify you the first time we make a request to access certain data on your device. If you do not enable these permissions, you may be unable to access some of our services. We may require you to enable your location, camera, microphone, photo, calendar etc at the device level.

How we protect your personal Data

To protect your personal Data we maintain technical, physical, and administrative security measures designed to provide reasonable protection for your Personal Data against loss, misuse, unauthorised access, disclosure, and alteration. The security measures include firewalls, data encryption, physical access controls to our data centres, and information access authorisation controls. Although we have taken measures to secure and keep your information confidential, because the security of your data is important to us, please be aware that no method of transmission over the Internet, or method of electronic storage can guarantee 100% security at all times. While we strive to use commercially acceptable means to protect your Personal Data, we cannot guarantee its absolute security, you are responsible for securing and maintaining the privacy of your password and Account/profile registration information and verifying that the Personal Data we maintain about you is valid, accurate and up to date. If we receive instructions using your account login information, we will consider that you have authorized the instructions and process your instruction accordingly and without incurring any liability for doing so.

How long we will keep your information

We will keep your personal data for as long as we have a relationship with you, i.e. for as long as you use the App, or partake in surveys. Once that relationship with you has come to an end (e.g. following closure of your account), we will not gather or collect any new information about you. Once the relationship is over, we will only retain personal data for a period of time. This period will vary depending on the purpose for which we hold that information and subject to business or legal and regulatory requirements.

Information Shared Socially

Our Service may allow you to connect and share your actions, comments, content, and information publicly or with friends. We are not responsible for maintaining the confidentiality of any information you share publicly or with friends. Our Service may also allow you to connect with us on, share on, and use third-party websites, applications, and services. Please be mindful of your personal privacy needs and the privacy needs of others, as you choose whom to connect with and what to share and make public. We cannot control the privacy or security of information you choose to make public or share with others. We also do not control the privacy practices of third parties. Please contact those sites and services directly if you want to learn about their privacy practices.

Privacy of Children

We do not knowingly collect names, email addresses, or any other personally data from children on the Platform. We do not allow children under the age of 18 to open accounts nor provide Services for anyone less than 18 years of age without the consent of a guardian. If you are a parent or guardian and you are aware that your child has provided us with Personal Data, please contact us.

Modification to the Policy

We may revise this Privacy Policy from time to time to reflect changes to our business, the App or Services, or applicable laws. The revised Privacy Policy will be effective as of the published effective date. Accordingly, we encourage periodic reviews of this Privacy Policy for awareness of any changes that may have occurred.

Your continued use of the Platform after we post any modifications to the Privacy Policy on this page will constitute your acknowledgment of the modifications and your consent to abide and be bound by the modified Privacy Policy.

Contact Us

If you have any inquiries about how we use your personal information which is not answered here, or you want to make a complaint about how we have handled your personal information, you can contact us by sending an email at info@bookmi.pro