



*Serving rural Kenya*

## **PRIVACY STATEMENT OF YEHU MICROFINANCE SERVICES LIMITED**

### **Introduction**

We believe that your privacy is important to us as an organization. With this obligation, this privacy statement seeks to elaborate the nature of data collected by Yehu Microfinance Services Limited, how it is processed and purposes for collection and processing. It is our undertaking, to process any personal data collected in accordance with Data Protection Legislation and the provisions of this Privacy Statement.

This statement should be read together with Terms and Conditions for use of our loan products and service and if there are arising conflicts, this statement prevails.

### **Target Audience**

This privacy statement is targeted for:

- Individuals and Organizations that access any of our financial products and services or access our websites.
- Any visitor that is a person who gains access to any of Yehu Microfinance Services Limited premises.
- Any Third-Party Service Provider who has been contracted by Yehu Microfinance Services Limited and executed a Service Level Agreement.

### **Statement of Details**

#### **a) Collection of Personal Data**

Please note that the collection of data in the following manner is done with your personal knowledge and consent. Also note that this is not an exhaustive list, and any examples given are not the only situations included in the interpretation of the meaning of this text.

- All documents received during the Client credit cycle process including but not limited to the mobilization, screening and recruitment of groups and clients, nursing, loan appraisal and disbursement process.
- Subscription to the Yehu Microfinance Services Limited USSD services including the Short Message Service (SMS).
- Client lodged queries and complaints.
- Client satisfaction surveys and marketing questionnaires and feedback forms.
- Visit or access to Yehu Microfinance Services Limited Websites.
- Closed Circuit Television (CCTV) surveillance recordings installed at strategic locations to provide a safe and secure environment in all Yehu Microfinance Services Limited premises as a part of our commitment to community safety, security, and crime prevention.
- Visitor's register in which we collect and keep your personal data such as names, company/institution details, telephone number and National ID.
- Photos taken during field visits by all Yehu Microfinance Services Limited functions.

## **Use of Information**

We may analyze your information for the following purposes.

- Issuance of Financial products to clients.
- Responding to any of your queries or concerns.
- Verifying your identity information through publicly available and/or restricted government databases to comply with applicable regulatory requirements.
- Carrying out credit checks and credit scoring.
- Keeping you informed generally about new loan products and services and contacting you with offers or promotions.
- To comply with any legal, governmental, or regulatory requirement or for use by our lawyers in connection with any legal proceedings.
- To improve our financial products and services.
- Preventing and detecting fraud or other crimes and for debt recovery.
- Administration of our online platforms and website.

## **Categories of Data**

Yehu Microfinance Services Limited recognizes and acknowledges all categories of personal data as they are described under the Data Protection Act depending on the financial services and activities ancillary to them subscribed to by clients or complimentary to the realization of these services.

## **Processing Your Personal Data**

Yehu Microfinance Services Limited processes your personal information in a lawful basis provided for under the Data Protection Act including:

- Based on the consent you provided.
- Compliance with the requirements of specific laws that we are governed by either directly from you or third-party sources.
- Carry out contractual obligations between you and us or to take steps to enter into an agreement with you.
- Regulatory compliance and reporting obligations.
- For provision of our services and management of your accounts
- For response to your queries, complaints, and any other requests that you may have made to us.
- For provision of information on our products and services.
- For fraud and crime detection and investigation.
- Verification of identity to protect you and your assets
- For assessment, testing (including systems tests) and analysis (including credit and/ or behaviour scoring), statistical, market and product analysis and market research. This information may be used prepare statistical reports to be shared internally or with related third parties.
- For evaluation and improvement of service delivery to our clients
- For the protection of our business interests and development of our business strategies.
- Any mode of contact be it by post, phone, text, email, and other digital methods for collection of any debts owing to us.

### **Retention Of Your Personal Data**

We will only keep your personal data for as long as is reasonably necessary to fulfill the purposes for which it was collected, including any legal, regulatory, tax, accounting, or reporting requirements. In the event of a complaint or if we reasonably believe there is a risk of litigation arising from our relationship with you, we may retain your personal data for a longer period.

The retention period may be determined through the consideration of nature and sensitivity of the data, risk of harm from unauthorized use, the purpose of processing and whether the purpose can be achieved by other means and compliance with internal policy, legal, regulatory, tax accounting and other requirements.

### **Disclosure of Information**

Disclosure of information will only be in accordance with applicable laws and regulations. Yehu Microfinance will access and review application for information and may decline access to the requesting party.

Disclosure of information may be done for purposes of:

- Servicing your needs and for provision of products and services,
- Disclosure may be made to third parties' group and their counterparties and support service or data providers, wherever located. If you have provided information to other, related third parties those entities may also share that information with us. We will ensure that if we share such information with third parties, any such disclosure is always in compliance with the law.
- Fraud prevention and Anti money laundering agencies, credit-reference agencies.
- publicly available and/or restricted government databases to verify your identity information to comply with regulatory requirements.
- debt-collection agencies or other debt-recovery organisations.
- Survey agencies that conduct surveys on behalf of Yehu Micro finance Services Limited.
- Any other person that we deem legitimately necessary to share the data with.

### **Marketing Information**

We and other members of our group may use your information from time to time to inform you by letter, telephone, text (or similar) messages, email, or other electronic means, about similar services which may be of interest to you or them.

**You may, at any time, request that we cease from sending such information by one, some or all channels, by contacting us using the contact details set out below.**

### **The use of cookies**

When you visit our websites, we may store some information (via "cookies") on your computer. This allows us to recognize you on future visits. The information gathered is non-personal (such as your computer's Internet Protocol (IP) address, the date and time of your visit, which pages you browsed, and whether the pages were successfully delivered).

We may also use this data in aggregate form to create tailored services based on your specific interests and needs. If you choose, you can be prompted before accepting any cookies or prevent your browser from accepting any cookies at all. As a result of this, Certain features of the website will be inaccessible.

### **The Use of Hyperlinks**

Our websites may contain links to other places or websites on the Internet that lead to websites published or operated by third parties not affiliated to us and have been included to improve your user experience. These links are provided solely for informational purposes.

Yehu Microfinance Services Limited does not recommend, approve, or guarantee these third-party products and has no cooperation with them. In this regard, we are not responsible for content from these pages. Clicking on these hyperlinks will subject the user to their terms of uses, privacy and cookie policies.

### **International Data Transfers**

Yehu Microfinance Services Limited may need to transfer your personal information outside the Republic of Kenya. If we send your information outside Kenya, we will make sure that your information is properly protected in accordance with the applicable Data Protection Laws

### **Your Rights**

Subject to legal and contractual obligations you have the following rights under the Data Protection laws and other applicable law, regulation, and industry guidelines:

- Right to be informed that we are collecting personal data about you.
- To request a copy of the personal data and information of mode of processing in relation to you by filling in a request form at your Branch.
- To request that we correct your personal data
- To ask us to delete your personal data, for example if we no longer have a valid reason to process it.
- To object to the processing of your personal data.
- Restrict how your personal data is processed in certain cases at your request.
- To request a copy of the personal data you have given to us in a machine-readable format.

### **Changes in Privacy Policy**

This Privacy Policy may be updated from time to time, and you are advised to visit this site regularly to check for any amendments. Any changes we may make to this Privacy Notice in the

future will be posted on this page and where appropriate, notified to you through our various channels.

### **Our Communication with You**

Yehu Microfinance Services Limited may communicate with you via electronic mail (e-mail), post, phone, text, and other digital methods.

Yehu Microfinance Services Limited will never ask for your password.

When you contact us through any of our communication channels including visiting a local branch or calling our customer care numbers, we will verify your identity by asking you several questions based on information known to us about you and may record your calls for future reference.

### **Contact Details**

You may contact our Customer Service Department if you have any enquiries or feedback or complaints in relation to the processing of your personal data or if you wish to make any request, in the contact details below:

Yehu Microfinance Services Limited  
P.O. Box 82120-80100 Mombasa  
Telephone: 0708343434, 0736979797  
info@yehu.org  
Website: www.yehu.org