**Privacy Policy**

**PRIVACY OBLIGATIONS**

Intasef.com takes privacy seriously and cares about personal information.

Intasef.com, registered under Intasef Pay, is a private limited company registered under the Companies Act 2015 of the Laws of Kenya.

This Policy explains in detail the procedures and justifications that regulate the collection of your Personal Information via our platform. The terms "us," "our," and "we" used in this documentation refer to Intasef and/or its authorized assignees, successors, and/or affiliated brands. Terms such as "users," "you," "your," and "yourself" refer to individuals, regardless of whether or not they have an account with us.

**PERSONAL INFORMATION COLLECTED**

Collecting specific personal information is required to ensure the delivery of our products, services, and customer service. Our services are accessible via various channels, including websites, mobile applications, Email, and the telephone. The specific categories of personal data collected from you may vary depending on the platform and the nature of the requested product, service, or support engagement.

To clarify, "Personal Information" only refers to information that can be used to identify you. Most "User Generated Content" submissions will fall into this category during financial transactions. In contrast, we do not safeguard "Non-Personal Information" similarly. Once non-personal data is associated with extant personal data, however, it is considered personal data for regulatory purposes. Consequently, both categories of information are described below.

Users can provide us with personally identifying information via multiple channels, some of which were not intended for this purpose. If users can circumvent our safeguards, they are not covered by this Policy, despite the fact that we will take all commercially reasonable precautions to protect personal data.

Users may provide us with information in less secure environments, such as public forums and social media. This Privacy Statement applies to all information collected, regardless of how it was transmitted.

**HOW PERSONAL INFORMATION IS COLLECTED**

Our data falls into two main categories based on how it was collected:

1. **Non-personal information**: This category includes information that cannot be used to locate or contact a specific individual. Non-personal information includes Internet Protocol ("IP") addresses, unique identifiers associated with mobile devices, general demographic data that we may collect, referring/exit pages and URLs, platform types, user preferences, inferences drawn from submitted data, and the number of clicks recorded. When data is anonymized, it is de-identified because it is no longer associated with a particular individual.
2. **Personal information**: Identifiable information about yourself falls under this category; these include, but are not limited to, a person's name, address, phone number, email address, date of birth, health information, financial information, educational background, business activities, and use of government services. Names, email addresses, and telephone numbers are examples of personally identifiable information. We place the utmost importance on protecting the privacy and security of this information.

We at Intasef are committed to safeguarding the privacy of all public and private user information. We have taken extensive precautions regarding the security and confidentiality of your data-susceptible information. To protect your privacy and ensure that your data is used ethically and responsibly, we manage your data in accordance with all applicable regulations and industry standards. We take the trust you place in us when using our data services very seriously**.**

**INFORMATION YOU PROVIDE**

We collect information about you when you use our products or services. This information may be collected via our website, applications, online messaging services, phone conversations, paper forms, and in-person interactions, among other channels. Before we collect your information, we will provide you with a Collection Notice that describes how it will be used. This notice may be delivered verbally or in writing.

The following are examples of data we may request, collect, or manage: Personal information, including your name, address, and contact information; Your Account Information, Including Your Authentication Password; Information about the Location: This includes information about your geographical location, such as your mailing address. To continue, we require a government-issued photo ID (such as a driver's license or passport) and a recent receipt with your current address. Money-Related Statistics: This includes using M-pesa, credit cards, wire remittances, and electronic wallet services like Payoneer. Additionally, it is possible to process user-generated content, such as receipts and other financial documents.

We will always be cognizant of your personal information and do our utmost to protect it. You can trust that your data is being handled in accordance with all applicable laws and standards. Don't hesitate to get in touch with us if you have any queries or concerns about how we collect and use your personal information. We value your trust and the opportunity to serve you while treating your personal information with the utmost care.

**INFORMATION WE COLLECT FROM THIRD-PARTY**

Customers can conduct business with unregistered individuals by providing their email addresses, street addresses, and telephone numbers. This information will be securely stored so that we may contact inactive users and prevent unauthorized access to our systems.

We receive payment information from our payment processor and store and manage it securely. In certain instances, we may combine user data with publicly available information.

The information gathering and processing processes are as follows: The provided list of resources includes email addresses and telephone numbers. Time zone, postal address, and physical location details are provided. User-generated content may contain descriptions of financial transactions alongside other financial data such as the type of transaction, payment account information (such as a M-pesa), wire transfer information, etc.

Similar to the data we may collect, utilize, and analyze from individual users, we also have the information our partners provide when processing transactions on your behalf. Even if our partners' platforms adhere to different privacy standards, all transmitted personal information will be treated and safeguarded as if a user had submitted it.

**SITES LINKS**

This website contains links to other websites. The provided links may originate from our platform or result from user-generated content. The aforementioned interconnected websites exist outside our jurisdiction, absolving us of responsibility for their actions. Before disclosing personal information on any website, it is recommended that users carefully review the site's terms and conditions as well as its privacy statement.

**PERSONAL INFORMATION USAGE**

The data we collect, store, and process is primarily used to fulfill product and service orders. To be more specific, we may use your information to provide the requested product or service; create Escrow.com Agreements; provide technical or other forms of assistance; respond to questions or concerns about our services; send promotional materials about other programs, products, or services that may be of interest to you (unless you have opted out of receiving such materials); conduct research and analysis; resolve disputes; and enforce our agreements.

Our use of users' personal information is justified by a variety of legal grounds, including (but not limited to) their consent, the performance of a contract in which the user is a party, our compliance with legal obligations, the protection of users' or another natural person's vital interests, and the furtherance of our legitimate interests.

**PERSONAL INFORMATION DISCLOSURE**

At our discretion, we may share your personal information with other parties involved in the same transaction. Participants in a transaction can range from those directly involved to intermediaries and even affiliated businesses.

We may share your personal information with third parties when we believe it is necessary to provide the service or product you have requested; when we receive court orders, subpoenas, or other legitimate requests for information by law enforcement agencies; when permitted or compelled to do so by legal requirements; or for other purposes with your explicit consent.

**EDITING PERSONAL INFORMATION**

You can request access to your personal information stored by Intasef at any time. In most instances (there are exceptions), we must provide you with the opportunity to evaluate this data within a reasonable amount of time and at no additional cost. Logging into your account grants you access to beneficial information about yourself. Don't hesitate to contact our Privacy Officer if you require access to information not readily available through the platform or want to obtain your personal information in a portable format.

You also have the option to have us correct any of your existing personal information at any time. Accessing the settings page will allow you to modify your profile details. Our support staff is always available to assist you.

**USER RIGHTS**

We at Intasef.com recognize that you have rights over your personal information while it is in our custody. However, you should be aware that there may be limitations on your ability to exercise your rights. The specialized character of our products and services necessitates these restrictions. Most of the information we collect must comply with legal requirements, facilitate user contracts, enable secure payments, protect legitimate users, and deliver our services. These exceptions to the rights enumerated below exist to safeguard the use of sensitive data.

The following privileges still apply:

1. The act of declining to receive promotional correspondence.
2. You may request that your information be deleted.
3. Endeavoring to suspend all data processing temporarily.

The user can opt out of further direct marketing or profiling at any time. You only need to select the link provided at the end of the message. We respect your privacy and will only use your personal information in accordance with your preferences.

**ERASURE**

Due to its function in facilitating contractual agreements, documenting financial transactions, and ensuring user security and protection on the platform, the retention of personal information is frequently required. When contemplating non-personal data that has the potential to be associated with personal data, the appropriate course of action would be to delete or modify the non-personal data to ensure anonymity when combined with personal data.

**RESTRICTION TO PROCESSING**

You have the right to request corrections or deletions of your data when you believe it is inaccurate or you think we have insufficient legal grounds to continue processing it. If either of these situations applies to you, don't hesitate to contact our designated privacy officer to exercise your rights. Unless otherwise stated, users can exercise any of the aforementioned rights by contacting our Privacy Officer.

**CONTACT US**

If you have any more inquiries, you can reach our customer service team via direct phone call, Email [mysafety@intasef.com], direct message, social handles, video calls, chat invite [during transaction], or WhatsApp.

We are 24/7 online and reachable to make your transaction smooth.