

Fast Credit Limited Website Privacy Notice

What is this Privacy Notice for?

Fast Credit Limited (“FCL”, “the Company”, or “We”) values your Personal Data and we are committed to protecting your privacy whenever you interact with us. Please read this Privacy Notice (Notice) to understand our policies, processes and procedures regarding the processing of your personal data.

By this Notice, We explain to you how your Personal Data is collected, used, managed and transferred by FCL and also explain how you can update your Personal Data with us and exercise your rights in respect of the Personal Data provided to us.

The Personal Data that we collect

We collect Personal Data that you give to us, for example, where you create an account with us, request for further information about our product, fill a form, apply for a job through our website or you subscribe to newsletters on our website.

We may also automatically collect some technical information when you visit our website such as your IP address, and information about your visit, such as the pages that you viewed. This information helps us understand customer interests and helps us improve our website. When you visit our site, the pages that you look at, and a short text file called a cookie, are downloaded to your computer. By visiting and using our website, you agree to our use of cookies in line with **FCL’s** policies. For more details about Cookies, please read our Cookies Policy.

What Purpose do we use your Personal Data?

We may process your Personal Data to communicate with you (including sending marketing or promotional materials to you), provide you with further information about our products and how we can serve you better, respond to your purchase orders or requests; process your application for employment with FCL or to fulfill our contractual obligations with you. We may also process your Personal Data to comply with provisions of applicable laws.

What Constitutes your Consent?

Where processing of Personal Data is based on consent, we shall obtain the requisite consent at the time of collection of the Personal Data. In this regard, you consent to the processing of your Personal Data when you access our platforms, or use our services, content, features, technologies or functions offered on our website or other digital platforms. You can withdraw your consent at any time but such withdrawal will not affect the lawfulness of processing based on consent given before its withdrawal.

Who do we share your Personal Data with?

We respect your privacy and we limit disclosure of your Personal Data to third parties. We do not sell, give or trade any Personal Data that we obtain from you to any third party for data-mining or marketing purposes. However, we may share your Personal Data with companies within the FCL, service providers engaged by us to provide services to FCL subject to appropriate data security and protection. In addition, We may transfer your Personal Data out of Nigeria in line with the requirements of the Nigeria Data Protection Regulation, 2019. We may also share your information where there is a regulatory or statutory obligation to disclose such Personal Data in accordance with provisions of applicable laws.

Security of your Personal Data

We take security of your Personal Data serious and we make every effort to keep your Personal Data secure. We have put in place technological and organizational procedures, including requiring our staff and any third parties who carry out any work on our behalf to comply with appropriate security standards in order to protect your Personal Data.

Retention of your Personal Data

We take appropriate measures to ensure that your Personal Data is only processed for the minimum period necessary in line with the purposes set out in this Notice or as required by applicable laws, until a time it is no longer required or has no use. Once your Personal Data is no longer required, we destroy it in a safe and secure manner.

Your Rights

FCL collects Personal Data only for the purposes identified in this Policy and such information cannot be reused for another purpose that is incompatible with the original purpose.

You can exercise the following rights with respect to your Personal Data with FCL:

- a) request for and access your Personal Data collected and stored by FCL;
- b) Withdraw consent at any time. For example, you can withdraw your consent to receipt of our marketing or promotional materials or unsubscribe to our newsletters;
- c) object to automated decision making;
- d) request rectification and modification of Personal Data kept by FCL;
- e) request for deletion of your Personal Data;
- f) be informed of and entitled to provide consent prior to the processing of Personal Data for purposes other than that for which the Personal Data were collected;
- g) request that FCL restricts processing of your Personal Data; and
- h) request for information regarding any specific processing of your personal data.

If you wish to exercise any of these rights you may contact our Data Protection Officer (DPO) using the contact details provided below. You also have the right to complain to the National

Information Technology Development Agency (NITDA) if you believe that we have violated your privacy rights.

Changes to our Privacy Notice

Due to constant changes in technology and regulatory requirements, we may need to change our privacy policies or update this Notice from time to time. You will always be able to find the most recent version of our updated privacy policy on this site.

Contact & Communication

If you would like further information on this Notice, or to contact our DPO, you may contact us at Fast Credit Limited, 1st Floor Motorways Building, by 7UP Alausa Ikeja, Lagos or at info@fastcredit-ng.com.