

PRIVACY POLICY

1. INTRODUCTION

This Privacy Policy (also referred hereinafter as the “Policy”) is an Agreement between Africa Technological Innovation Systems (or “Cloudmall Africa”) and the User (“User” or “Customer”) of Cloudmall Africa’s services, products and facilities within the definition provided by the Terms and Conditions of Service (hereinafter referred to as “T&C”).

For all intents and official purposes, the Partners who have together formed the ongoing business - Africa Technological Innovation Systems - retain the legal rights and acts in the official capacity for Cloudmall Africa and this Policy shall be binding on Cloudmall Africa as if the same was entered into with the Partners.

1.2. PRIVACY RIGHTS

1.2.1. This Privacy Policy describes the User’s privacy rights regarding our collection, use, processing, storage, sharing or transfer and protection of your personal information. It applies to Cloudmall Africa’s website and all database applications, services, tools and physical contact with us regardless of how you access or use them.

1.2.2. If you have created a username, identification code, password or any other piece of information as part of our access security measures, you must treat such information as confidential, and you must not disclose it to any third party. We reserve the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our opinion you have failed to comply with any of the provisions of these Policy. If you know or suspect that anyone other than you knows your security details, you must promptly notify us at support@cloudmall.africa

1.3. CONSENT

You accept this Privacy Policy when you give consent upon access to our platforms, or use our services, content, features, technologies or functions offered on our website, digital platforms or visit any of our offices for official or non-official purposes. This Policy governs the use of Cloudmall Africa’s services and intervention projects by our users and stakeholders, unless otherwise agreed through a written contract. We may amend this Privacy Policy at any time by posting a revised version on our website, or placing such notice at conspicuous points at our office facilities. The revised version will be effective 3-days after publication.

The User also confirms awareness of the right to modify or withdraw consent to the collection of personal information as prescribed in this Policy.

Consent can be withdrawn by sending a mail to support@cloudmall.africa or placing a call to +2349054096314 or by notice in writing to House 25, Ooni Crownland Estate, Damico, Ile-Ife, Osun State.

2. INFORMATION & DATA RECORDS

2.1. PERSONAL INFORMATION

2.1.1. The Customer must ensure that all necessary information is immediately made available before the Customer can undergo verification of his/her account in compliance with the KYC Procedure in

respect to authentication. All information to be tendered during the registration process by the Customer must be correct, accurate and complete.

2.1.2. During the registration process, the Customer is required to provide personal details such as his/her full name, birth date, full address, occupation, and contact details like phone number and email address. These details will be used to create the Customers' account or profile.

2.1.3. Whenever the Customer registers on the official website of Cloudmall Africa or carries out any financial transaction on his/her account, Cloudmall Africa is entitled to obtain personal information about the Customer to be used by the affiliate banks and payment service providers. The Customer may also be required to provide documents evidencing his/her identity and residence. All information provided by the Customer must be correct and accurate and any loss or damage incurred due to inaccurate or incomplete information will be solely borne by the Customer.

2.1.4. Cloudmall Africa is entitled to reject or invalidate the registration or existing account of a Customer where information provided by him/her is proved to be false or incomplete. Any changes to the personal information of the Customer should be reported immediately to enable Cloudmall Africa keep accurate and update records.

2.1.5. The User may change details of his account on the Platform at any time to reflect the current and true state of affairs of the User. The User may also delete the personal account subject to this Policy.

2.2 DATA RECORDS

2.2.1 The Customer consents that in the event that Cloudmall Africa requires additional details about the Customer, Cloudmall Africa can retrieve such information from the documents submitted by the Customer or upon his/her registration on Cloudmall Africa's platforms. Cloudmall Africa is entitled to record every communication and correspondences exchanged between it and the Customer to be used for strictly for business purposes. Every financial transaction undertaken by the Customer may also be recorded and stored by Cloudmall Africa and the details of these transactions may be obtained by affiliated banks and relevant payment service providers.

2.2.2 Every communication and information exchanged between Cloudmall Africa and the Customer becomes the intellectual property of Cloudmall Africa and must be kept in accordance with the privacy policy of Cloudmall Africa. In the same vein, these information are highly regarded as confidential and as such Cloudmall Africa employs necessary measures to ensure the information derived is secured and access to it can be restricted notwithstanding whether its owner's account remains active or dormant.

2.2.3 The Customer affirms that records and documents exchanged may be used as evidence under relevant laws as proof of communications between both parties and Cloudmall Africa may in fulfillment of its Privacy Policy, reveal the records of communication for lawfully purposes or for use as evidence in court or where required by a government agency.

2.2.4. Cloudmall Africa has the right to record and store every information and correspondence exchanged between both parties indefinitely and the Customer approves that the information and documentations stored may include information beyond his/her residence. Cloudmall Africa may also obtain additional information about the Customer via any available means of communication.

2.2.5. Cloudmall Africa is not mandated to share any information it has obtained and recorded about its business and therefore has the right to refuse requests for such information from third parties whether or not authorised by the User, unless by a personal request from the User.

2.2.6. The User consents that Cloudmall Africa may archive deleted accounts for a period of 6 years before permanently removing the account from its data archives.

3. YOUR PERSONAL INFORMATION

3.1. When you use our Services, we collect information sent to us by your computer, mobile phone or other electronic access device. The automatically collected information includes but not limited to- data about the pages you access, computer IP address, device ID or unique identifier, device type, geo-location information, computer and connection information, mobile network information, statistics on page views, traffic to and from the sites, referral URL, ad data, standard web log data, still and moving images.

3.2. We may also collect information you provide us including but not limited to- information on web form, survey responses, account update information, email, phone number, organization you represent, official position, correspondence with Cloudmall Africa's support services and telecommunication with Cloudmall Africa. We may also collect information about your transactions, enquiries and your activities on our platform or premises.

3.3. We may also use information provided by third parties like social media sites. Information about you provided by other sites are not controlled by Cloudmall Africa and we are therefore not liable for how they use it.

4. WHAT WE DO WITH YOUR PERSONAL INFORMATION

Cloudmall Africa may use your information to:

Verify your identity;

Provide services and support;

Manage and protect our information technology and physical infrastructure;

Manage risk, or to detect, prevent, and/or remediate fraud or other potentially prohibited or illegal activities;

Academic and research purposes carried out by Cloudmall Africa or its affiliates.

Process applications and send notices about your transactions to requisite parties;

Resolve disputes, collect fees, and troubleshoot problems;

Detect, prevent or remediate violation of Laws, Regulations, Standards, Guidelines and Frameworks;

Improve our Services by implementing aggregate customer or user preferences;

Transfer to third parties and affiliates for advert optimization;

Transfer to foreign entities for necessary performance of the T&C;

Measure the performance of the Services and improve content, technology and layout;

Analyse, process and group for statistical purposes;

Analyse, process and group to make accurate sales predictions, provide a personalized shopping experience, track user engagements, find new niches and pivots and be able to deliver excellent customer experience;

Track information breach and remediate such identified breaches;

Contact you at any time through your provided telephone number, email address or other contact details;

5. HOW WE PROTECT YOUR PERSONAL INFORMATION

5.1. We store and process your personal information on our computers in Nigeria using high level server security and firewalls. The firewall examines electronic data coming in or out of a computer (or network) and compares it to the rules it has been given. If the data matches the rules, it's allowed to pass.

We also encourage Users to activate the Two-Factor-Authentication. It confirms a user's identity by first requiring a username and password, as well as another piece of information, whether it be an answer to a "secret question" or perhaps a PIN that was sent to their cell phone.

5.2. Where we need to transfer your data to another country, such a country must have an adequate data protection law.

5.3. Cloudmall Africa will seek your consent where we need to send your data to a country without an adequate data protection law. We protect your information using physical, technical, and administrative security measures to reduce the risks of loss, misuse, unauthorized access, disclosure and alteration.

6. HOW WE SHARE YOUR INFORMATION WITHIN CLOUDMALL AFRICA AND THIRD PARTIES

6.1. We work with third parties and are responsible to government agencies. In carrying out our transactions and reporting to the relevant government agencies, we may share your information with such third parties for the purposes of implementing the mutual aim and objectives of Cloudmall Africa and its Customer and may also share your personal information in compliance with National or international laws; crime prevention and risk management agencies and service providers.

6.2. The User accepts that your pictures and testimonials on all social media platforms about Cloudmall Africa can be used for limited promotional purposes by us. This does not include your trademark or copyrighted materials.

7. DATA CONFIDENTIALITY RIGHTS

Your information is regarded as confidential and will not be divulged to any third party except under legal and/or regulatory conditions or in compliance with our "T&C" or this Policy.

8. LINKS TO OTHER WEBSITES AND PREMISES

Certain transaction processing channels may require links to other websites or Organisations other than ours. Please note that Cloudmall Africa is not responsible and has no control over websites outside its domain. We do not monitor or review the content of other party's websites which are linked from our website or media platforms. Opinions expressed or materials appearing on such websites are not necessarily shared or endorsed by us, and Cloudmall Africa should not be regarded as

the publisher of such opinions or materials. Please be aware that we are not responsible for the privacy practices, or content of these sites.

We encourage our users to be aware of when they leave our site and to read the privacy statements of these sites. You should evaluate the security and trustworthiness of any other site connected to this site or accessed through this site yourself, before disclosing any personal information to them. Cloudmall Africa will not accept any responsibility for any loss or damage in whatever manner, howsoever caused, resulting from your disclosure to third parties of personal information.

COOKIE POLICY

What are Cookies?

Cookies are small files placed on your computer's hard drive that enables the website to identify your computer as you view different pages. Cookies allow websites and applications to store your preferences in order to present contents, options or functions that are specific to you. Like most interactive websites, our website uses cookies to enable the tracking of your activity for the duration of a session.

What Kind of Cookies do we Collect?

We collect the following cookies:

Required Cookies

Analytics and Performance Cookies

Security Cookies

Third Party/Embedded Content Cookies

Advertising Cookies

Your Consent

By either agreeing to our T&C and using any of our services or by any other express consent, the User consents to Cloudmall Africa's use of Cookies and to use Cookies optimise the User's website or other platform experience.