

Privacy Policy

Effective Date: [Insert Date]
SACCO Name: UNICOM SACCO

At **UNICOM SACCO**, we value your trust and are committed to protecting your personal and financial information. This Privacy Policy explains how we collect, use, store, and share your data when you use our services, whether online, through our website, or in person.

1. Information We Collect

We may collect the following types of information:

a. Personal Identification Information

Name, national ID number, membership number, date of birth, contact information (phone, email, postal address).

b. Financial Information

Account details, transaction history, loan applications, savings contributions, and payment information.

c. Website and Online Activity

IP address, browser type, pages visited, cookies, and other analytics data.

d. Other Information

Any information you voluntarily provide to us through forms, surveys, or correspondence.

2. How We Use Your Information

Your data is used for the following purposes:

- i. Managing your SACCO membership, accounts, loans, and transactions.
- ii. Processing payments, disbursing loans, and providing other financial services.
- iii. Sending important updates, notices, or marketing (with your consent).
- iv. Complying with legal and regulatory requirements, including reporting to regulators.
- v. Improving our website, services, and customer experience.

3. How We Share Your Information

We do not sell your personal information. Your data may be shared only with:

- a. **Regulatory Authorities:** As required under Kenyan law (e.g., SASRA).

- b. Service Providers:** Companies providing IT, payment processing, or analytics services.
- c. Third Parties with Consent:** Only if you authorize us to share your information.

We ensure that all third parties we work with adhere to strict confidentiality and data protection standards.

4. Data Security

We implement appropriate technical and organizational measures to protect your information from unauthorized access, loss, or disclosure. These include:

- i. Secure servers and encrypted communications (SSL/TLS).
- ii. Restricted access to employee personnel who require the data to perform their duties.
- iii. Regular security audits and monitoring.

5. Your Rights

Under Kenyan law, you have the right to:

- i. Access your personal information.
- ii. Correct or update inaccurate information.
- iii. Request deletion of your personal data where applicable.
- iv. Withdraw consent for data processing at any time.

To exercise your rights, please contact our Data Protection Officer (DPO) at [DPO Email / Phone].

6. Cookies and Online Tracking

Our website uses cookies and similar technologies to:

- i. Enhance user experience.
- ii. Analyze website traffic and improve services.
- iii. Provide personalized content and marketing (with consent).

You can choose to disable cookies in your browser settings, but some features of the website may not function properly.

7. Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices or legal requirements. The effective date will be updated accordingly.

8. Contact Us

For questions, concerns, or requests regarding your personal data, please contact:

UNICOM SACCO

Email: info@unicomsacco.com

This Privacy Policy ensures compliance with Kenya's Data Protection Act, 2019 and provides transparency about how we manage your personal information.