



info@acquireafricred.com
P.O. Box 39530 00623

ACQUIRE CREDIT LIMITED

PRIVACY POLICY - Effective Date: 5th June 2025

1. INTRODUCTION

Acquire Credit Limited (“the Company”, “we”, “us”, “our”) respects your privacy and is committed to protecting your personal data in accordance with:

- The **Data Protection Act, 2019 (Kenya)**
- Data Protection (General) Regulations
- The Digital Credit Providers Regulations, 2022
- Applicable laws of the Republic of Kenya

This Privacy Policy explains how we collect, use, disclose, store, and safeguard your personal data when you access our website, mobile platform, or apply for digital credit services.

By using our services, you agree to the terms of this Privacy Policy.

2. DATA CONTROLLER STATUS

Acquire Credit Limited acts as a **Data Controller** under the Data Protection Act, 2019.

We determine the purpose and means of processing your personal data.

3. PERSONAL DATA WE COLLECT

We collect only data necessary to provide digital credit services.

3.1 Identification Information

- Full name
- National ID number
- Date of birth
- Phone number
- Email address
- Physical address

3.2 Financial and Credit Information

- Employment or business details
- Income information
- Bank or mobile money details (for repayment)
- Credit history from licensed Credit Reference Bureaus
- Loan repayment records

3.3 Technical Information

- Device type
- IP address
- Browser type
- Mobile network information
- Usage logs and access timestamps

3.4 Transaction Data

- Credit limit allocation
- Loan disbursement records
- Repayment history
- Default status

4. DATA WE DO NOT COLLECT

Acquire Credit Limited does **NOT**:

- Access your contact list
- Access your photos or gallery
- Monitor your personal messages
- Access call logs
- Access unrelated device content

We strictly collect information necessary for legitimate credit assessment and regulatory compliance.

5. PURPOSE OF PROCESSING

We process personal data for the following lawful purposes:

- Credit scoring and limit allocation
- Loan disbursement and administration
- Fraud detection and prevention
- Identity verification
- Regulatory reporting
- CRB reporting
- Recovery and legal enforcement of repayment
- Customer service and complaint resolution
- Compliance with statutory obligations

6. LAWFUL BASIS FOR PROCESSING

We process personal data based on:

- Performance of a contract (loan agreement)
- Compliance with legal obligations
- Legitimate business interests
- Your consent (where applicable)
- Protection against fraud and financial crime

7. AUTOMATED DECISION-MAKING

We may use automated credit scoring systems and risk assessment models to:



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- Assess eligibility
- Allocate credit limits
- Determine pricing

You may request clarification regarding decisions made through automated systems.

8. CREDIT REFERENCE BUREAU (CRB)

By applying for credit services, you expressly consent to:

- Our obtaining your credit history from licensed CRBs;
- Ongoing credit monitoring;
- Reporting of both positive and negative repayment information in accordance with applicable law.

Negative reporting shall follow statutory notice requirements.

9. DATA SHARING

We may share personal data with:

- Licensed Credit Reference Bureaus
- Central Bank of Kenya (CBK)
- Office of the Data Protection Commissioner (ODPC)
- Law enforcement agencies
- Licensed debt recovery agents
- Professional advisers (lawyers, auditors)
- Technology service providers under confidentiality obligations

We do **not** sell or trade personal data.

10. DATA RETENTION

We retain personal data:

- For the duration of the customer relationship;
- For statutory minimum retention periods required under Kenyan law;
- For purposes of dispute resolution, audit, and regulatory compliance.

The right to deletion does not apply where retention is required for legal, regulatory, tax, accounting, enforcement, or dispute resolution purposes.

11. CROSS-BORDER DATA TRANSFERS

Where personal data is hosted or processed outside Kenya:

- Appropriate safeguards shall be implemented;
- Transfers shall comply with the Data Protection Act, 2019;
- Regulatory approvals shall be obtained where required.

12. DATA SECURITY

We implement appropriate technical and organizational measures to protect your personal data, including:



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- Encryption technologies
- Secure servers
- Access controls
- Role-based access restrictions
- Monitoring systems

While we strive to protect your data, no system is entirely secure. Users are responsible for safeguarding their login credentials.

13. USE OF DATA IN RECOVERY

In the event of default, personal data may be used for lawful recovery processes, including:

- Direct communication
- Engagement of licensed recovery agents
- Legal proceedings
- CRB reporting

All recovery activities shall comply with applicable law.

14. YOUR RIGHTS UNDER THE DATA PROTECTION ACT

You have the right to:

- Be informed about the use of your personal data
- Access your personal data
- Request correction of inaccurate data
- Object to processing in certain circumstances
- Withdraw consent (where applicable)
- Lodge a complaint with the Office of the Data Protection Commissioner

Requests may be submitted via our official contact channels.

15. COOKIES AND WEBSITE TECHNOLOGIES

Our website may use cookies to:

- Improve user experience
- Enhance security
- Analyze usage trends

You may manage cookie preferences through your browser settings.

16. CHILDREN'S PRIVACY

Our services are not directed to individuals under 18 years of age.

We do not knowingly collect personal data from minors.

17. CHANGES TO THIS PRIVACY POLICY

We may update this Privacy Policy from time to time.



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Revisions shall be published on our website and take effect upon publication.

18. CONTACT DETAILS

For privacy-related inquiries, please contact:

Data Protection Officer

Acquire Credit Limited

Email: info@acquireafricred.com

Phone: +254718480100/+254708847828

Physical Address: Lynn Marie Apartments Office Block, Nairobi

If your concern is not resolved, you may lodge a complaint with:

**The Data Commissioner,
Office of the Data Protection Commissioner (ODPC)
Britam Towers, 12th Floor
Hospital Road, Upperhill
P.O. Box 30920–00100
Nairobi, Kenya,**