



DATA PRIVACY POLICY

Mhasibu NWDT Sacco Society Limited (“us”, “we”, or “our”) is a Sacco regulated by SASRA to offer financial services.

The Services

We operate the www.mhasibusacco.com website, which provides more information of us and our various products and services as well as the [M-hasibu](#) mobile application (the “Services”). As an organization, we take our responsibility regarding the management of our stakeholders’ data very seriously. This section informs you of our policies regarding the collection, use, and disclosure of personal data when you use our Services. The section also sets out how we manage our responsibility in the use of your data and the choices you have associated with that data.

We use your data to provide and improve the Services. By using these Services, you agree to the collection and use of information in accordance with this policy. Unless otherwise defined in this Privacy Policy, terms used in this Privacy Policy have the same meanings as in our Terms and Conditions.

Information we collect

We provide several opportunities to submit members’/clients’ and potential members’/clients’ personally identifiable information either on our website, web portal, database, including your name, postal address, physical address, e-mail address, telephone number, property ownership details etc. Also, during registration of potential members/clients and during the loan appraisal & change request (Bio Data) process.

While using our Services, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you (“Personal Data”). We may use your Personal Data to contact you with newsletters, marketing or promotional materials and other information that may be of interest to you. You may opt out of receiving any, or all, of these communications by informing us through our Email provided on the Sacco website.

Use of the information

The purposes for which we collect and process your data includes:

- To provide and maintain our Service.
- To notify you about changes to our Service
- To allow you to participate in interactive features of our Service when you choose to do so.
- To provide member support
- To gather analysis or valuable information so that we can improve our Service.
- To monitor the usage of our Service
- To detect, prevent and address technical issues.
- To provide you with news, special offers and general information about other goods, services, and events which we offer that are similar to those that you have already purchased or enquired about unless you have opted not to receive such information.

We may disclose your Personal Data in the good faith and belief that such action is necessary to:

- To comply with a legal obligation
- To protect and defend the rights or property of Mhasibu NWDT Sacco Society Limited
- To prevent or investigate possible wrongdoing in connection with the Service.
- To protect the personal safety of users of the Service or the public
- To protect against legal liability

We will retain your Personal Data only for as long as is necessary for the purposes set out in this Privacy Policy. We will retain and use your Personal Data to the extent necessary to comply with any legal obligations.

Your Rights

As a Data Subject you have the following Rights as set out in the Data Protection Act No. 24 of 2019:

- The right to be informed of the use of your information/data.
- The right to access, update or to delete the information or data in our custody.
- The right of rectification. You have the right to have your information/data rectified or deleted if that information is misleading, inaccurate, or incomplete.
- The right to object. You have the right to object to our processing of your Personal Data.
- The right of restriction. You have the right to request that we restrict the processing of your personal information.
- The right to data portability. You have the right to be provided with a copy of the information we have on you in a structured, machine-readable, and commonly used format.
- The right to withdraw consent. You also have the right to withdraw your consent at any time where we relied on your consent to process your personal information, without any detriment to your interests.

Please note that the Sacco may ask you to verify your identity and provide signed instructions before responding to such requests.

Policy Update

We may update our Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy on our website.

If you have any questions about this Privacy Policy, please contact us on dpo@mhasibusacco.com