



## PRIVACY POLICY

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### INTRODUCTION

Welcome to Wealth.ng! We work hard to protect your personal information and ensure your information is kept private and secure. This Privacy Policy outlines the type of personal information that Sankore Securities Limited ("Sankore") collects when operating the Wealth.ng website (referred to as "the Platform"). Your privacy is extremely important to us. If you have any questions, please send us an email at [hello@wealth.ng](mailto:hello@wealth.ng)

This Privacy Policy governs the manner in which Sankore collects, uses, maintains and discloses information collected from users (each, a "User") of the Platform. This Privacy Policy applies to the all products and services offered on the Platform.

### SUMMARY

#### Information that we collect from you

- We collect device-related information, server log information, and other types of anonymous information when you visit the Platform.
- Additionally, we collect personal information and financial information when you signup and use your account on the Platform.

#### Why we collect your personal information

- We use your personal information to maintain your account, provide customer service, and enhance your customer experience.
- We use aggregate personal information and non-personal information to improve the Platform and monitor and protect the security of our service.

#### Who we share your personal information with

- We do not sell, rent, or trade your personal information with any third parties except as provided in this Privacy Policy, with your consent, or as required by law.

### HOW YOU ACCEPT THIS POLICY

By choosing to use the Platform, or otherwise providing us with Registration Information, you hereby consent to the processing of your Registration Information, this Privacy Policy and the [Terms and Conditions](#) for the use of the Platform.

### INFORMATION WE COLLECT AND WHY

In order to provide a high-quality service, Sankore collects various types of information when you visit the Platform or sign-up as a User.

### As a Visitor

We collect various types of anonymous information about visitors to the Platform, such as device-related information (browser type, IP address) and server log information (date and time of day of your visit). We also collect information that you input into the Platform. We use this information to better understand our visitors and our business and to enhance the Platform.

### As a User

When you choose to create an account on the Platform, we will also collect certain personal information such as:

- a. First Name;
- b. Last Name;
- c. Phone Number;
- d. Email;
- e. Password;
- f. Bank Verification Number.

We will also request for Know Your Customer (KYC) documents such as:

- a. Utility Bill;
- b. Proof of Identification.

(Collectively known as "Registration Information").

### Non-Registration Information

We may collect non-registration information about Users whenever they interact with the Platform. Non-registration information may include the browser name, the type of computer and technical information about Users means of connection to the Platform, such as the operating system and the Internet service providers utilized and other similar information.

### COOKIES & PIXELS

Cookies are small pieces of data that are stored on your computer, mobile phone or other device. Pixels are small code blocks on a website that allow for another server to measure viewing of a webpage and often are used in connection with cookies.

We use these technologies in order to customize the Platform and improve your experience. Cookies store anonymous information, such as whether you viewed the Platform from your mobile device or computer or tablet. We may store some personal information in a cookie and/or pixel, such as the website that you visited immediately prior to visiting the Platform and relevant financial information that allows us to enhance your user experience and for marketing purposes. Additionally, we may use a cookie and/or that only stores anonymous information to track visitors across the Platform in order to better customize our marketing and advertising campaigns.

Cookies, pixels, and similar technologies are not required for the Platform functionality. You are not required to accept any cookies or pixel to use the Platform. However, refusing to accept cookies or pixels will make the use of the Platform more cumbersome and less accessible.

You may choose to set their web browser to refuse cookies, or to alert you when cookies are being sent. If they do so, note that some parts of the Platform may not function properly.

#### HOW WE USE YOUR REGISTRATION INFORMATION

We use your registration information to enhance your customer experience, operate and maintain your account in accordance with Nigerian law, investigate and understand how the Platform is used, monitor and protect the security and integrity of the Platform, and better market and advertise our services.

As part of this process, we may from time to time aggregate some of your personal information in certain data analysis, reports, or other interpretations of investment trends for both internal and external purposes. When aggregating personal information, we make sure that the information is not identifiable to any particular customer.

#### WHEN WE SHARE YOUR INFORMATION

We do not sell, rent, or trade your registration information with any third parties without your consent or as required by law.

In order to provide financial services, we may share your registration information with third parties, such as consumer identification verification services, for the purpose of serving you as a User. We have entered into agreements that require that these third parties keep your information confidential.

We also may disclose some of the registration information we collect to service providers, companies that perform marketing and analytics services on our behalf, or to other financial institutions.

We may disclose registration information in response to service of legal process, such as a court order, summons, subpoenas, or as permitted or required by law when we reasonably believe it is necessary or appropriate to investigate, prevent, or take action regarding illegal activities, suspected fraud, frontrunning or scalping, situations involving potential threats to the physical safety of any person, or violations of our Terms of Use or customer agreements.

Information about our users, including personal information, may be disclosed or transferred to entities now or in the future affiliated with Sankore or as part of any merger, acquisition, change of control, debt financing, insolvency, bankruptcy or sale of our assets. Such information may be used in the businesses of any entity so receiving it.

#### CHILDREN

Our service is not directed towards anyone under the age of 18. If a parent or guardian becomes aware that his or her child under the age of 18 has created an account with Wealth.ng and/or provided us with personally identifiable information, please contact us at [hello@wealth.ng](mailto:hello@wealth.ng).

Additionally, if we become aware at any point that a child under the age of 18 is using our service, we will terminate his or her account.

#### HOW YOU CAN ACCESS OR CHANGE YOUR REGISTRATION INFORMATION THAT WE HAVE COLLECTED

Once you have registered on Wealth.ng, you can access your profile, review the information that is stored, and revise that information. If you have any problems, you may also contact us at [hello@wealth.ng](mailto:hello@wealth.ng)

#### PROTECTION OF REGISTRATION INFORMATION

Wealth.ng works diligently to protect your registration information provided. We employ several physical and electronic safeguards to keep your information safe. We use the strongest available browser encryption, store all of our data on servers in a secure facility, and implement systematic processes and procedures for securing and storing data. We limit access to your personal and financial information to only those employees with authorized access, and we require third parties who perform services for Wealth.ng to agree to keep your information confidential. Furthermore, if you choose to close your account or your account is terminated with us, we will continue to adhere to the privacy policies and practices outlined here.

In addition, further to the Data Protection Regulation 2019, your Registration Information shall be:

- collected and processed in accordance with specific, legitimate and lawful purpose as consented to by you;
- adequate, accurate and without prejudice to the dignity of human person;
- stored only for the period within which it is reasonably needed and
- secured against all foreseeable hazards and breaches such as theft, cyberattack, viral attack, dissemination, manipulations of any kind, damage by rain, fire or exposure to other natural elements

#### YOUR RIGHTS AS A USER

Users of the Platform possess the following rights:

- Right to request from Sankore access to and rectification or erasure of your Registration Information;
- Right to withdraw consent at any time which shall not affect the processing of your Registration Information provided with consent before its withdrawal;
- Right to lodge a complaint with the National Information Technology Development Agency (NITDA);
- Right to object to the processing of your Registration Information for the purpose of marketing;
- Right to request for the deletion of your Registration Information;
- Right to request for your Registration Information which will be provided in a structured, commonly used and machine-readable format.

### THIRD PARTY WEBSITES

Users may find other content on our Platform that link to the sites and services of our partners, or other third parties. We do not control the content or links that appear on these sites and are not responsible for the practices employed by websites linked to or from the Platform. In addition, these sites or services, including their content and links, may be constantly changing. These sites and services may have their own privacy policies and customer service policies. Browsing and interaction on any other website, including websites which have a link to the Platform, is subject to that website's own terms and policies.

### ADVERTISING

Ads appearing on the Platform may be delivered to Users by advertising partners, who may set cookies. These cookies allow the ad server to recognize your computer each time they send you an online advertisement to compile non-registration information about you or others who use your computer. This information allows ad networks to, among other things, deliver targeted advertisements that they believe will be of most interest to you. This Privacy Policy does not cover the use of cookies by any advertisers

### CHANGES TO THE POLICY

We may modify this Privacy Policy over time. Any changes to the Privacy Policy will be reflected on this page and will become effective immediately upon posting. If the changes are significant, Wealth.ng will do our best to notify you via email or through a notification on the Platform or via email. Please check the effective date below to determine if there have been any changes since you have last reviewed the Wealth.ng Privacy Policy. You acknowledge and agree that it is your responsibility to review this Privacy Policy periodically and become aware of modifications.

### INTERNATIONAL VISITORS

This Service is hosted in Nigeria. If you are an international visitor, you should note that by providing your personal information, you are: (i) permitting the transfer of your personal information to Nigeria which may not have the same degree of data protection laws as the country in which you reside; and (ii) permitting the use of your personal information in accordance with this Privacy Policy.

### YOUR ACCEPTANCE OF THESE TERMS

By using the Platform, you signify your acceptance of this Privacy Policy. If you do not agree to this Privacy Policy, please do not sign up as a User on the Platform. Your continued use of the Platform following the posting of changes to this Privacy Policy will be deemed your acceptance of those changes.

### CONTACTING US

If you have any questions about this Privacy Policy, the practices of the Platform, or your dealings with the Platform, please contact us at [hello@wealth.ng](mailto:hello@wealth.ng)