

## **INTRODUCTION:**

Bellfast (“**Platform**”) is committed to protecting the privacy of its users and customers. This Privacy Policy outlines the types of personal information that the Platform collects, how this information is used, and with whom it may be shared. By accessing or using the Platform, you consent to the terms of this Privacy Policy. **IF YOU DO NOT AGREE WITH THE TERMS OF THIS PRIVACY POLICY, PLEASE DO NOT ACCESS THE PLATFORM.**

## **INFORMATION COLLECTION AND USE:**

### **Personal Data**

The Platform collects various types of personal information from its users, including:

- i. Contact information, such as name, email address, and telephone number.
- ii. Demographic information, such as age, gender, and location.
- iii. Information about transactions conducted on the Platform, such as service ordered and payment information.
- iv. Bank Verification Number
- v. National Identification Number
- vi. Guarantor Details
- vii. Proficiency Certificates
- viii. Onboarding Certificates

This information is used to provide the Platform’s services, respond to customer inquiries, improve the Platform, and provide personalized advertising.

**Please be aware that any information you choose to reveal about yourself in the Application's interactive sections, such as your profile, online chat, or other interactive areas, is public and will be available to everyone who visits the Application.**

### **Derivative Data**

The information that our servers automatically gather when you access the Application, such as phone contacts to identify users who have already used the Application, although we do not retain Contact Information on our servers.

### **Financial Data**

Financial information, such as data related to your payment method (e.g. valid credit/debit card number, card brand, expiration date) that we may collect when you fund your Bellfast wallet. [We store Bank Account Number, However, we do not store card details, all financial

information is stored by our payment processor, [[Paystack] (www.paystack.com)], and you are encouraged to review their privacy policy and contact them directly for responses to your questions.

### **Usage Data**

We may also collect information that your browser sends whenever you visit our Service or when you access the Service by or through any device (“**Usage Data**”).

This Usage Data may include information such as your computer’s Internet Protocol address (e.g. IP address), browser type, browser version, the pages of our Service that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data.

When you access Service with a device, this Usage Data may include information such as the type of device you use, your device unique ID, the IP address of your device, your device operating system, the type of Internet browser you use, unique device identifiers and other diagnostic data.

### **Mobile Device Access**

We may request access or permission to certain features from your mobile device, including your mobile device’s [camera, contacts, storage,] and other features. If you wish to change our access or permissions, you may do so in your device’s settings.

### **Location Data**

We may use and store information about your location if you give us permission to do so (“**Location Data**”). We use this data to provide features of our Service, to improve and customize our Service.

You can enable or disable location services when you use our Service at any time by way of your device settings.

### **Push Notifications**

We may request to send you push notifications regarding your account or the Application. If you wish to opt-out from receiving these types of communications, you may turn them off in your device’s settings.

## **Tracking Cookies Data**

We use cookies and similar tracking technologies to track the activity on our Service and we hold certain information.

Cookies are files with a small amount of data which may include an anonymous unique identifier. Cookies are sent to your browser from a website and stored on your device. Other tracking technologies are also used such as beacons, tags and scripts to collect and track information and to improve and analyze our Service.

You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our Service.

Examples of Cookies we use:

- **Session Cookies**  
We use Session Cookies to operate our Service.
  
- **Preference Cookies**  
We use Preference Cookies to remember your preferences and various settings.
  
- **Security Cookies**  
We use Security Cookies for security purposes.
  
- **Advertising Cookies**  
Advertising Cookies are used to serve you with advertisements that may be relevant to you and your interests.

## **USE OF YOUR INFORMATION**

We are able to offer you a seamless, effective, and personalised experience thanks to the correct information we have on you. To be more precise, we might use the data we have about you through the Application to:

1. Assist law enforcement and respond to subpoena.
2. Compile anonymous statistical data and analysis for use internally or with third parties.
3. Create and manage your account.
4. Deliver targeted advertising, coupons, newsletters, and other information regarding promotions and the Application to you.
5. Email you regarding your account.

6. Enable user-to-user communications.
7. Fulfill and manage payments, and other transactions related to the Application.
8. Generate a personal profile about you to make future visits to the Application more personalized.
9. Increase the efficiency and operation of the Application.
10. Monitor and analyze usage and trends to improve your experience with the Application.
11. Notify you of updates to the Application.
12. Perform other business activities as needed.
13. Prevent fraudulent transactions, monitor against theft, and protect against criminal activity.
14. Process payments and refunds.
15. Request feedback and contact you about your use of the Application.
16. Resolve disputes and troubleshoot problems.
17. Respond to product and customer service requests.
18. Send you a newsletter.
19. Solicit support for the Application.

#### **INFORMATION SHARING AND DISCLOSURE:**

The Platform may share personal information with third parties for the following purposes:

- i. To provide the Platform's services and respond to customer inquiries.
- ii. To comply with legal requirements, such as a subpoena or court order.
- iii. To enforce the Platform's policies and protect its rights and property.
- iv. To conduct general business analysis.

The Platform may share personal information with its affiliates and partners for marketing and advertising purposes, as permitted by law.. In these cases, the Platform requires its affiliates and partners to comply with this Privacy Policy and all applicable laws.

Belfast may also share your information with third parties that perform services for us or on our behalf, including payment processing, data analysis, email delivery, hosting services, customer service, and marketing assistance

#### **Third-Party Websites**

Belfast Platforms (website and application) may contain links to third-party websites and applications of interest, including advertisements and external services, that are not affiliated with us. Once you have used these links to leave the Platform, any information you provide to these third parties is not covered by this Privacy Policy, and we cannot guarantee the safety

and privacy of your information. Before visiting and providing any information to any third-party websites, you should inform yourself of the privacy policies and practices (if any) of the third party responsible for that website, and should take those steps necessary to, in your discretion, protect the privacy of your information. We are not responsible for the content or privacy and security practices and policies of any third parties, including other sites, services or applications that may be linked to or from the Platform.

#### **DATA SECURITY:**

The Platform takes reasonable administrative, technical, and physical security measures to protect personal information from loss, misuse, and unauthorized access, disclosure, alteration, and destruction. Please be aware that while we have taken reasonable precautions to protect the personal information you give us, no security system is foolproof or impenetrable, and no means of data transmission can be guaranteed against any interception or other type of misuse. Online information can be intercepted and used inappropriately by third parties. So, if you disclose personal information, we cannot guarantee total security.

#### **OPTIONS REGARDING YOUR INFORMATION**

##### **Account Information**

You may at any time review or change the information in your account or terminate your account by:

- Logging into your account settings and updating your account
- Contacting us using the contact information provided below

Upon your request to terminate your account, we will deactivate or delete your account and information from our active databases. However, some information may be retained in our files to prevent fraud, troubleshoot problems, assist with any investigations, enforce our Terms of Use and/or comply with legal requirements.

##### **Emails and Communications**

If you no longer wish to receive correspondence, emails, or other communications from us, you may opt-out by:

- Noting your preferences at the time you register your account with the Application, and users can unsubscribe from email newsletter with the unsubscribe button.

- Contacting us using the contact information provided below

If you no longer wish to receive correspondence, emails, or other communications from third parties, you are responsible for contacting the third party directly.

### **SALE OR BANKRUPTCY**

We reserve the right to transfer your information to the succeeding corporation in the event of a merger, sale of all or a portion of our assets, reorganisation, or acquisition by another company. Your information would be a transferred or acquired asset by a third party in the event that we go out of business or declare bankruptcy. You understand that such transfers could take place and that the transferee might choose not to uphold the promises we made in this privacy policy.

### **CHANGES TO PRIVACY POLICY:**

The Platform may revise this Privacy Policy from time to time. The Platform will post any changes to this Privacy Policy on the Platform. We will alert you of any changes by updating the “Last Updated” date of this Privacy Policy. You are encouraged to periodically review this Privacy Policy to stay informed of updates. Your continued use of the Platform after any changes have been made constitutes your acceptance of the new Privacy Policy.

### **Contact Information:**

If you have any questions or concerns about this Privacy Policy, please contact Bellfast [info@bellfast.org].

You can also contact us at:

**Bellfast Service Limited**  
**Plot 14, Araromi Village, Ikota, Ajah**  
**+234 8034883171**

Effective Date: September 21, 2023