

# Our privacy policy

Welcome to Page International Financial Services Limited. We have described our Privacy Policy as clearly as possible in the summary below. This Policy applies to all existing and former customers and may change from time to time.

## **Your consent**

By submitting your details and/or using our service you accept this Privacy Policy and expressly provide voluntary, specific and informed consent to the use and disclosure of your personal information in the manner described below. You have the right to object to our use of your personal information. Depending on the information you object to, we may not be able to proceed with your loan application/s as certain information is required for the conclusion or performance of this contract and we are obliged by law to obtain same.

## **Security and Confidentiality**

We understand the value of your personal information and therefore will take all reasonable steps to protect your personal information from loss, misuse or unauthorised alteration. Your personal information is stored in databases that have built-in safeguards and firewalls to ensure the privacy and confidentiality of that information.

Our security systems meet or exceed industry standards and we are constantly monitoring internet developments to ensure our systems evolve as required. We also test our systems regularly to make sure our security mechanisms are up to date.

## **Personal Information**

Personal information is information that identifies or relates specifically to you including your financial information, for example, your name, age and identity number, your assets and liabilities, your income and your payment records. In short, any information that we know about you will be regarded as your personal information.

## **Collecting your data**

We collect information about you in two ways - directly from your online application and also from outside sources such as credit bureaux and customer service providers. We may use data that identifies your personal information for a number of things including: statistical analysis; to develop and improve our products; to assess lending risks; to update your records; to identify which of our products, or our partners' products which might interest you; to identify and prevent fraud, money laundering and other criminal activities; to carry out regulatory checks, keeping you informed about your loan, and for market research; and in the products and services which we offer on behalf of third parties.

## **Collection and Use of Personal Information**

In order to make your use of this loan product and electronic service offered by Page Financials as successful as possible, it is necessary for us to find out exactly what you need and want from

us and to ascertain whether you are eligible to get a loan. The following are some of the reasons why we would collect your personal information:

- to identify you;
- in order for us to process your instructions or requests;
- in order for us to ensure that you meet our lending criteria, we may collect and analyse your personal information and combine all the information that we have about you to compile a credit profile of you in order for us to grant you a loan and to meet your specific needs;
- once we have collected and analysed your personal information, we may send you promotional material or details which we think may be of interest to you but will only do so with your permission. If any of this promotional information relates to products, promotions, news or services of a third party, and if you indicate that you would like more details, we may inform the third party to contact you directly. We will however, only inform a third party to contact you directly if you have indicated that this is agreeable to you.

In addition, we utilise your personal information for the other purposes set out in this Privacy Policy.

### **Additional data collection**

In addition to the personal information you submit, we may collect information about your computer including, where available, your IP address, operating system and browser type - for system administration and to report aggregate information to our advertising partners which allow Us to have a better understanding of Our customer requirements and/or preferences by using cookies to track users as they travel from website to website recording what commercial advertisements they view and select while browsing.

This is statistical data about browsing actions and patterns and does not identify any individual. We may also obtain information about your general internet usage by using a cookie file which is stored on the hard drive of your computer. Cookies enable us to improve our service to you, estimate our audience size and usage patterns, store information about your preferences and recognise you when you return to our site.

You can set your web browser to refuse cookies, but if you do this you may not be able to enjoy full use of the site and you may not be able to take advantage of certain promotions we may run from time to time. Please note that third parties who advertise on our site may also use cookies, but we do not have access to, or control over them and therefore cannot take responsibility for them. All advertisers are bound by contract to maintain the confidentiality and security of your personal information and are restricted in their use thereof as per this Privacy Policy.

We want to provide you with the best possible service, so calls to Page Financials will be recorded and/or monitored for quality checks and staff training. Recordings may also be used to help us combat fraud.

**“PIN”**

When you use the Page Financials Website and the services provided by us, you may be given an access number, user name, password and/or personal identification number (PIN). You are responsible for maintaining the secrecy and confidentiality of your user name, access card, password and/or personal identification number ("PIN").

### **Sharing your data for service provision**

We share the data you submit with third parties involved in the process of providing the services you request, such as lenders, credit bureaus, customer service providers and collection agencies. We have trusted relationships with these carefully selected third parties who perform services on our behalf. All service providers are bound by contract to maintain the confidentiality and security of your personal information and are restricted in their use thereof as per this Privacy Policy. The service provider is required to notify us immediately where there are grounds to believe your personal information has been accessed or acquired by any unauthorised person.

### **Right to request access to your personal information**

As aforementioned, we are committed to the protection of your personal information and any information disclosed to third parties is only done so with our knowledge and express authorisation. You are entitled to request access to your information at a prescribed fee and to request that inaccurate, irrelevant, excessive, outdated, misleading or unlawfully obtained information be corrected, deleted or in the case of a dispute, indicate that a correction has been requested, but not made.

### **Third party links**

Our site may contain links to third party websites. If you follow a link to any of these websites, please note that these websites have their own terms and privacy policies and that we do not accept any responsibility or liability for them. By registering at Page Financials you may receive follow-up contact and offers from third party companies as you have agreed to do by accepting this Privacy Policy and, while we only work with selected partners, we are not responsible for the services or representations of third parties.

Because we are not responsible for any representations or information or warranties or content on any website of any third party (including websites linked to this website or websites facilitated by us), we do not exercise control over third parties' privacy policies and you should refer to the privacy policy of any such third party to see how such party protects your privacy.

### **Changes to this Privacy Policy**

We reserve the right, in our sole discretion to update, modify or amend (including without limitation, by the addition of new terms and conditions) this Privacy Policy from time to time with or without notice. You therefore agree to review the Privacy Policy whenever you visit the Page Financials Website for any such change. Save as expressly provided to the contrary in this Privacy Policy, the amended version of the Privacy Policy shall supersede and replace all previous versions thereof.

### **Which laws apply?**

This Privacy Policy will be governed by and construed and interpreted in accordance with the laws of the Federal Republic of Nigeria.

### **Who to Contact?**

Should you have any queries, please contact Us, Page Financials, on 01-631-7243 or [customer@pagefinancials.com](mailto:customer@pagefinancials.com)