



## Privacy Policy

### Introduction

This document is prepared in accordance with the provisions of the Nigeria Data Protection Act (NDPA). It sets out how Rayyan Microfinance Bank Limited applies and complies with the data privacy principles in processing the personal data of customers, staff, vendors, visitors, and even third parties that interact with the bank.

Rayyan Microfinance Bank Limited does not use any form of cookies to track your activities. We take appropriate measures and technology to safeguard your personal information. These processes are regularly updated in line with industry standards. Our employees are also trained to ensure that your personal information is protected from loss, unauthorized access, misuse, modification or disclosure.

[www.rayyanbank.com.ng](http://www.rayyanbank.com.ng) is a corporate website that treats your information as private and confidential. We are dedicated to protecting your privacy and providing you with the highest level of security at any point of interaction with us. All activities are considered private and are not recorded. [www.rayyanbank.com.ng](http://www.rayyanbank.com.ng) does not provide any user information to any third party.

### Purpose

This Privacy Policy describes our policies and procedures on the collection, use and disclosure of your information when you use the Service and tells you about your privacy rights and how the law protects you. We use Your Personal data to provide and improve the Service. By using the Service, You agree to the collection and use of information in accordance with this Privacy Policy.

### Collection of Personal Data

The personal data we would collect and process, depending on the particular processing requirement, are under the following categories:

Data Type	Description of Data
Identity Data	Full Name, maiden name, marital status, title, biometric information, national identification number (NIN), passport details, driver's licence details, date of



	birth, gender, address, employment history and citizenship.
	Address, Email Address and Telephone Numbers
<b>Contact Data</b>	Information received during contact with face-to-face meetings, phone calls, emails, letters and SMS
	Bank account information and bank statements, Bank verification Number (BVN), income and outgoings, financial position, status, and credit history, debit or credit card information and account number.
<b>Financial Data</b>	
	Information regarding the products and services a data subject may have benefited from by using Rayyan Bank and any of its transactional information in respect of products purchased.
<b>Transaction Data</b>	Location data of transactions where a data subject may have used their debit card.
	Internet protocol (IP) address, login data, details of browser and operating system, time zone setting and location, browser plug-in types and versions, platforms and other technology such as device id,
<b>Technical Data</b>	



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geolocation, IP, model and user agent on the devices used to access the Bank's website.

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**Profile Data**

Includes username and password.

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**Job Application Data**

data submitted throughout the recruitment process eg: name, email address. Any personal information you provide to Rayyan Bank as part of the recruitment process.

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**Usage Data**

includes information about how data subject uses our website, products and services

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**Marketing and Communications Data**

Information about data subject communications with the Bank.

Preferences in receiving marketing e-mails and consents given by data subject to the Bank.

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**Disclosure to Third-Parties**

Aside situations where the Bank may be required to disclose personal data of individuals in accordance to a legal obligation in response to requests by government authorities or law courts on matters involving national security or law enforcement requirements, Rayyan Bank will not pass on its data subjects' personal data to third parties without first obtaining consent.



In situations where the processing of personal data will involve investigation of potential violations of the Bank's Terms of Service, fraud prevention/mitigation, security issues management, and the preservation of the rights and freedom of staff, customers, and clients, the Bank shall establish an appropriate legal ground for such data transfers.

### **Complaints**

If for any reason a vendor/contractor, customer, or staff wishes to make a complaint about how Rayyan Bank (or any of the bank's third parties) handles or have handled their personal data, or how their complaint has been handled, they have the right to lodge a complaint directly with the supervisory authority and/or Rayyan Bank Data Protection Officer via this email;

[dataprotectionoffice@rayyanbank.com.ng](mailto:dataprotectionoffice@rayyanbank.com.ng)