

PRIVACY NOTICE

Who We Are

Inspire Credit Limited (ICL) is a Digital Credit Provider licensed by the Central Bank of Kenya. We are committed to ensuring that your Personal Data is collected, processed, used, and stored according to the provisions of the Data Protection Act, 2019, and its supporting Regulations.

1. Scope of this privacy notice

This privacy notice applies to anyone who interacts with us through our products and services (“you,” “your”) in any way.

2. How we collect your personal data

We collect personal data directly from you by hardcopy documents, phone, email, digital platforms etc.

3. What Categories of personal data do we process about you and/or your dependents?

Bio data, contact data, identification information, location data, financial information, contractual data, business and employment data, sensitive personal data - marital status, next of kins, guarantors, biometric data.

4. How do we use your personal data?

To provide you with information on our products and services, process credit facility and other payments, carry out market research, statistical analysis and customer profiling: improve quality of our services and comply with our legal obligations among others.

5. Lawful grounds for processing your personal data

We process your personal data on the following legal bases: consent, performance of a contractual obligation, compliance with our legal obligations, our legitimate interests, for vital interests, and for historical, statistical, journalistic, literature and art, or scientific research.

6. You have the following rights over your data

Right to information, to access, rectification, erasure, restriction, objection, data portability, and the right not to be subject to automated decisions.

7. Whom do we share your information with?

ICL shares your personal information with appropriate personnel within ICL, third-party service providers (technology/system providers), credit rating companies, cloud system service providers, consultants, lawyers, investigators, auditors. We share data on a need-to-know basis and under clear contractual terms.

8. International transfer of personal data.

ICL stores your personal and sensitive information on cloud systems whose servers may be located outside Kenya (several countries in Europe) and has put in place appropriate safeguards to protect the personal data. We have put in place adequate technical and organizational measures compliant with Data Protection Act, 2019 to safeguard your personal information over such transfers.

9. How do we protect your information?

ICL has put in place appropriate technical, physical, legal and organizational measures to safeguard your data consistent with applicable privacy laws and its own internal policies.

10. How long do we keep your information?

ICL keeps your personal information in line with the retention periods required by law and our data retention and disposal policy.

11. Where should you direct your privacy complaints?

For any questions about this notice, to exercise your rights, or to lodge a complaint, please contact us:

Email: privacy@inspirecredit.co.ke

Phone: +254 117 999 222