

# DATA PRIVACY POLICY

## Digital Credit Providers Association (DCPA): Data Privacy Policy

Digital Credit Providers Association (DCPA) respects your privacy and is committed to protecting the personal data you share with us. This Data Privacy Policy explains how we collect, use, and safeguard your personal information when you use our website.

### 1. Definitions

- **“Personal Data”** refers to any information that relates to an identified or identifiable individual.
- **“Processing”** refers to any operation performed on personal data such as collection, storage, use, or disclosure.

### 2. Information We MAY Collect

We may collect the following types of information:

- **Personal Data:** This includes your name, email address, phone number, and any other information you provide when registering for an account, subscribing to newsletters, or contacting us.
- **Non-Personal Data:** This includes browser type, IP address, pages visited, and other technical information collected through cookies and similar technologies.

### 3. How We May Use Your Data

We may use the data we collect for the following purposes:

- To provide and improve our services, including responding to inquiries.
- To send you newsletters, updates, and other communications that you have requested.
- To analyze website traffic and usage patterns.
- To comply with legal obligations or protect our legal rights.

### 4. Data Sharing

We do not sell, trade, or otherwise transfer your personal data to third parties except as follows:

- With service providers who assist us in operating our website, such as IT support or data analysis.
- With regulatory authorities, when required by law or legal processes.

### 5. Cookies and Tracking Technologies

We may use cookies and similar tracking technologies to enhance your experience on our website. Cookies are small data files stored on your device that allow us to recognize you and remember your preferences. You can control the use of cookies through your browser settings.

## 6. Data Security

We implement appropriate technical and organizational measures to protect your personal data against unauthorized access, loss, or alteration. However, no data transmission over the internet can be guaranteed to be completely secure, and we cannot ensure the security of any information you transmit to us.

## 7. Your Rights

Under applicable data protection laws, you have the following rights regarding your personal data:

- **Access:** You have the right to request access to the personal data we hold about you.
- **Rectification:** You have the right to correct any inaccuracies in your personal data.
- **Erasure:** You have the right to request the deletion of your personal data, subject to certain legal obligations.
- **Data Portability:** You have the right to request a copy of your data in a structured, commonly used format.
- **Objection:** You may object to the processing of your personal data in certain situations.
- **Withdraw Consent:** Where we rely on your consent to process personal data, you have the right to withdraw your consent at any time.

## 8. Data Retention

We retain your personal data for as long as necessary to fulfill the purposes for which it was collected or to comply with legal, accounting, or reporting obligations.

## 9. Changes to this Privacy Policy

We may update this Data Privacy Policy from time to time to reflect changes in our practices or legal obligations. The updated policy will be posted on this page and link, and we encourage you to review it periodically.

## 10. Contact Information

If you have any questions or concerns about this Data Privacy Policy, or if you would like to exercise your rights, please contact us at:

**Digital Credit Providers Association of Kenya**

Email: [info@dcpak.org](mailto:info@dcpak.org)

By using our website, you consent to the terms outlined in this Data Privacy Policy.