

Privacy Policy

Last updated: 30 October 2022

This privacy policy governs the processing of your personal data by E-DocOnline (E-Doc) Nigeria Limited. Any reference in this policy to "we", "us", "our" or "E-Doc" means E-DocOnline Nigeria Limited.

Here is our privacy policy, so you can fully understand just how we handle your data. Security is our number one priority. We have bank level security measures which mean your information is protected and secure.

Privacy Agreement

Our privacy promise to you is that you are control of the use of your data.

- You decide the banks to connect our service to in order to retrieve your account data.
- You can revoke your consent anytime and disconnect a bank at any time to stop our service from retrieving your account data.
- You have the right to be forgotten: You can delete your profile and revoke your consent. We will then delete all data we have about you in our database.
- You decide which third party or financial intermediary to share your financial data we obtain from your bank account(s) as part of your application process.
- Personal data we obtain from you will be stored and encrypted on our secure servers hosted in AWS Africa Region.
- You can ask us to restrict the use of your personal information if it is not correct.
- We use tracking technology (Google Analytics) to collect data while you are using our website. We capture anonymous user data, such as the amount of time that a user visits a page on our website, or the order in which pages are clicked.

Data we collect when you use our service

Personal Data

We collect your personal data in order to allow us to provide you with our service, monitor, analyse and improve our service, provide you with information, products or services that you request from us or which we feel may be communicated for a legitimate interest and to comply with legal obligations.

We collect personal information about you or your business such as IP address, identity, contact details, every time you visit our website and location when you;

- Register to use our service and create a profile
- Provide login credentials to use our service.
- Provide consent we need to connect to your Bank and retrieve your financial data.

Financial Data

As a Financial Data Analytics company, we collect your financial data (account number, transactions, balances, statements etc.) and share with parties you have permitted us to do so. We collect your financial data only when you give us the consent to retrieve these from your Bank to provide you with our service.

We can also use your transaction data to produce financial metrics and insights using our proprietary Machine Learning and AI algorithm.

Protecting your data

We will ensure that your personal data will only be accessed by authorised personnel for legally authorised purposes. We will only use personal data in our possession for its intended, specific and authorised purpose.

We will take appropriate measures to ensure confidentiality of all information required for the operation of our business. We will take appropriate steps to protect data stored or transmitted against accidental or unlawful destruction, accidental loss or alteration, and unauthorised or unlawful storage, processing, access or disclosure.

Upon request by you, we will update the personal data we hold if incorrect or incomplete, and provide you with a copy of any personal data held by us. Your personal data will be retained and maintained in accordance with the Nigeria Data Protection Regulation.

How long we keep your data for

Your personal data must be retained for a period of no less than six years following the termination of your agreement with us, or six years from the date of the last transaction, whichever is the later. We shall not sell or rent your personal data to any third-parties for marketing purposes.

Withdrawing your consent

If you have any questions or comments regarding this Privacy Policy, or if you want to exercise any of your rights, or you wish to withdraw your consent where we have stated we are processing your personal data based on your consent, please notify us at privacy@e-doonline.ng

Your rights

You have legal rights to control what we do with your personal data. These include:

Access	You have a right to access the personal information we hold about you
Rectification	You have a right to rectification of inaccurate personal information and to update incomplete personal information
Erasure	You have a right to request that we delete your personal information
Restriction on processing	You have a right to request us to restrict a processing of your personal information
Objection to processing	You have a right to object to the processing of your personal information
Portability	You have a right to personal information portability
Marketing	You have a right to object to direct marketing

Complaints

You can contact us using the following email complaints@e-doconline.ng if you are unhappy with how we have used your personal data. We will acknowledge in writing within five working days and keep you informed of progress until your complaint has been resolved.

You also have the right to complain to the regulator and file an appeal if you are not happy with the outcome of your complaint.

How to get a copy of your data

You will always maintain the right to find out what personal data we hold about you. To get a copy, please send your request to privacy@e-doconline.ng

Changes to our policy

Any changes we may make to this Policy in the future will be posted on this page. Where it makes sense because the changes are material, we will notify you of the changes by e-mail or in another appropriate manner such as when you next interact with the service.