

BANTOO MARKET PRIVACY POLICY

Effective Date: 1 January 2025

1. Introduction

Welcome to Bantoo Link, a hyper-app that integrates social media, communication tools, and financial services, offering direct access to all Bantoo services. We value your privacy and are committed to protecting your personal data. This Privacy Policy explains how we collect, use, share, and protect your information when you use Bantoo Link services. It also outlines your rights regarding your personal data and how to contact us for further information.

By using Bantoo Link, you agree to the terms of this Privacy Policy. If you do not agree, please do not use our services.

2. Information We Collect

We collect the following types of information to provide and improve our services:

2.1 Personal Information

- Full name, email address, and phone number
- User profile details, including username, profile picture, and bio
- Contact list and connections

2.2 Transaction and Service Data

- Wallet transactions and payment history
- Service usage logs and preferences
- Engagement data (likes, shares, messages, and comments)

2.3 Technical Information

- IP address, browser type, and operating system
- Device information and app usage data
- Cookies and similar technologies (see Section 7 for more details)

2.4 Communication Information

- Private messages, posts, and media shared
- Customer support inquiries and feedback
- Communication preferences

3. How We Use Your Information

We use your information for the following purposes:

- To provide and manage Bantoo Link's social, financial, and communication services
- To facilitate secure transactions through the integrated wallet
- To verify your identity and prevent fraud
- To comply with legal and regulatory obligations
- To improve our services through analytics and user feedback

4. Legal Basis for Processing

We process your personal data based on the following legal grounds:

- **Contractual Necessity:** To provide the services you request.
- **Legal Obligation:** To comply with applicable laws and regulations.
- **Legitimate Interest:** To improve our services and protect our platform.
- **Consent:** Where required, such as for marketing communications.

5. How We Share Your Information

We do not sell your personal data. However, we may share your information with:

- **Service Providers:** To facilitate service delivery, including payments and cloud hosting.
- **Payment Processors:** To handle wallet transactions and financial operations.
- **Regulatory Authorities:** To comply with legal obligations.
- **Business Partners:** For integrated services within the Bantoo ecosystem.

We ensure that all third parties follow strict data protection standards.

6. Data Retention

We retain your personal data for as long as necessary to provide services, comply with legal obligations, resolve disputes, and enforce agreements. When data is no longer required, we securely delete or anonymize it.

7. Cookies and Tracking Technologies

We use cookies and similar technologies to improve user experience, track website usage, and personalize content. You can manage cookie preferences through your browser settings.

8. Data Security

We implement industry-standard security measures to protect your personal data, including:

- Encryption of sensitive data

- Secure servers and restricted access
- Regular security assessments and monitoring

While we strive to protect your information, no system is entirely secure. Please protect your login credentials and notify us immediately of any unauthorized access.

9. International Data Transfers

Bantoo Link operates globally, and your data may be processed in countries outside your jurisdiction. We ensure appropriate safeguards, such as Standard Contractual Clauses (SCCs), to protect your information during international transfers.

10. Your Rights

Depending on your location, you may have the following rights:

- **Access:** Request a copy of your personal data.
- **Correction:** Update inaccurate or incomplete information.
- **Deletion:** Request deletion of your data (subject to legal obligations).
- **Objection:** Object to specific processing activities.
- **Data Portability:** Receive your data in a structured format.
- **Withdraw Consent:** Withdraw consent for optional data processing.

To exercise your rights, contact us at info@bantoolink.com

11. Children's Privacy

Bantoo Link is not intended for children under 18. We do not knowingly collect data from minors. If we discover such data, we will promptly delete it.

12. Regulatory Compliance

We comply with global data protection regulations, including:

- **GDPR (Europe):** Protecting rights of EU residents.
- **CCPA (California):** Providing rights for California residents.
- **LGPD (Brazil):** Ensuring data rights in Brazil.
- **Local Data Laws:** In Africa, Asia, the Middle East, and other regions.

13. Changes to This Privacy Policy

We may update this Privacy Policy periodically. We will notify you of significant changes through the app, website, or email. Continued use of our services after changes implies acceptance.

14. Contact Us

If you have questions or concerns about this Privacy Policy or your personal data, contact us at:

Bantoo Link Data Protection Officer

Email: info@bantoolink.com

Address: Bantoo Pay Africa, Angre Papaya Djomi, 04 BP 1164, Abidjan 04, Côte d'Ivoire

15. Supervisory Authority

If you believe your rights have been violated, you have the right to lodge a complaint with your local data protection authority.

By using Bantoo Link, you acknowledge that you have read and understood this Privacy Policy. Thank you for trusting us with your information.