

Mtenders Africa operates <https://www.mtendersafrica.com/> (hereinafter referred to as “**Service**”). Our Terms and Conditions govern your visit to <https://www.mtendersafrica.com/>, and explains how we collect, safeguard and disclose information that results from your use of our Service.

We use your data to provide and improve Service. By using Service, you agree to the collection and use of information in accordance with this policy.

Our Terms and Conditions (“**Terms**”) govern all use of our Service and together with the Privacy Policy constitutes your agreement with us (“**agreement**”).

Definitions

Service means the <https://www.mtendersafrica.com/> website operated by Mtenders Africa.

Personal Data means data about a living individual who can be identified from those data (or from those and other information either in our possession or likely to come into our possession).

Usage Data is data collected automatically either generated by the use of Service or from Service infrastructure itself (for example, the duration of a page visit).

Cookies are small files stored on your device (computer or mobile device).

Data Controller means a natural or legal person who (either alone or jointly or in common with other persons) determines the purposes for which and the manner in which any personal data are, or are to be, processed. For the purpose of these Terms and Conditions, we are a Data Controller of your data.

Data Processors (Or Service Providers) mean any natural or legal person who processes the data on behalf of the Data Controller. We may use the services of various Service Providers in order to process your data more effectively.

Data Subject is any living individual who is the subject of Personal Data.

The User is the individual using our Service. The User corresponds to the Data Subject, who is the subject of Personal Data.

Information Collection and Use

For a better experience while using our Service, we collect several different types of information for various purposes to provide and improve our Service to you.

Types of Data Collected

0.1 Personal Data

While using our Service, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you (“**Personal Data**”). Personally identifiable information may include, but not limited to: 0.1. Email address 0.2. First name and last name 0.3. Phone number 0.4. Address, Country, State, Province, ZIP/Postal code, City 0.5. Physical Address 0.6. Cookies and Usage Data

We may use your Personal Data to contact you with newsletters, marketing or promotional materials and other information that may be of interest to you. You may opt out of receiving any, or all, of these communications from us by following the unsubscribe link.

0.2 Usage Data

We may also collect information that your browser sends whenever you visit our Service or when you access Service by or through any device ("**Usage Data**").

This Usage Data may include information such as your computer's Internet Protocol address (e.g., IP address), browser type, browser version, the pages of our Service that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data.

When you access Service with a device, this Usage Data may include information such as the type of device you use, your device unique ID, the IP address of your device, your device operating system, the type of Internet browser you use, unique device identifiers and other diagnostic data.

0.3 Tracking Cookies Data

We use cookies and similar tracking technologies to track the activity on our Service and we hold certain information.

Cookies are files with a small amount of data which may include an anonymous unique identifier. Cookies are sent to your browser from a website and stored on your device. Other tracking technologies are also used such as beacons, tags and scripts to collect and track information and to improve and analyze our Service.

You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our Service.

For more general information on cookies, please read "What Are Cookies".

0.4 Other Data

While using our Service, we may also collect the following information: registration of place of business and actual address, telephone number (work, mobile), details of documents on education, qualification, professional training, employment agreements, social security (or other taxpayer identification) number, office location and other data.

Use of Data

Mtenders Africa uses the collected data for various purposes:

- 0.1. to provide and maintain our Service;
- 0.2. to notify you about changes to our Service;
- 0.3. to allow you to participate in interactive features of our Service when you choose to do so;
- 0.4. to provide customer support;
- 0.5. to gather analysis or valuable information so that we can improve our Service;
- 0.6. to monitor the usage of our Service;
- 0.7. to detect, prevent and address technical issues;

- 0.8. to fulfil any other purpose for which you provide it;
- 0.9. to carry out our obligations and enforce our rights arising from any contracts entered between you and us, including for billing and collection;
- 0.10. to provide you with notices about your account and/or subscription, including expiration and renewal notices, email-instructions, etc.;
- 0.11. to provide you with news, special offers and general information about other goods, services and events which we offer that are similar to those that you have already purchased or enquired about unless you have opted not to receive such information;
- 0.12. in any other way we may describe when you provide the information;
- 0.13. for any other purpose with your consent.

Retention of Data

We will retain your Personal Data only for as long as is necessary for the purposes set out. We will retain and use your Personal Data to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes, and enforce our legal agreements and policies.

We will also retain Usage Data for internal analysis purposes. Usage Data is generally retained for a shorter period, except when this data is used to strengthen the security or to improve the functionality of our Service, or we are legally obligated to retain this data for longer time periods.

Transfer of Data

Your information, including Personal Data, may be transferred to – and maintained on – computers located outside of your state, province, country or other governmental jurisdiction where the data protection laws may differ from those of your jurisdiction.

If you are located outside Kenya and choose to provide information to us, please note that we transfer the data, including Personal Data, to Kenya and process it there.

Your consent to these Terms and Conditions followed by your submission of such information represents your agreement to that transfer.

Mtenders Africa will take all the steps reasonably necessary to ensure that your data is treated securely and in accordance with these Terms and Conditions and no transfer of your Personal Data will take place to an organization or a country unless there are adequate controls in place including the security of your data and other personal information.

Disclosure of Data

We may disclose personal information that we collect, or you provide:

0.1. Disclosure for Law Enforcement.

Under certain circumstances, we may be required to disclose your Personal Data if required to do so by law or in response to valid requests by public authorities.

0.2. Business Transaction.

If we or our subsidiaries are involved in a merger, acquisition or asset sale, your Personal Data may be transferred.

0.3. Other cases. We may disclose your information also:

- 0.3.1 to our subsidiaries and affiliates;
- 0.3.2. to contractors, service providers, and other third parties we use to support our business;
- 0.3.3. to fulfill the purpose for which you provide it;
- 0.3.4. for the purpose of including your company's logo on our website;
- 0.3.5. for any other purpose disclosed by us when you provide the information;
- 0.3.6. with your consent in any other cases;
- 0.3.7. if we believe disclosure is necessary or appropriate to protect the rights, property, or safety of the Company, our customers, or others.

Security of Data

The security of your data is important to us but remember that no method of transmission over the Internet or method of electronic storage is 100% secure. While we strive to use commercially acceptable means to protect your Personal Data, we cannot guarantee its absolute security.

Links to Other Sites

Our Service may contain links to other sites. If you click on a third-party link, you will be directed to that site. Note that these external sites are not operated by us. Therefore, we strongly advise you to review the Privacy Policy of these websites. We have no control over, and assume no responsibility for the content, privacy policies, or practices of any third-party sites or services.

Your Data Protection Rights Under Kenya Personal Data Protection Act 2019

If you are a resident of the Republic of Kenya, you have certain data protection rights, covered by KPDPA 2019. We aim to take reasonable steps to allow you to correct, amend, delete, or limit the use of your Personal Data.

If you wish to be informed what Personal Data, we hold about you and if you want it to be removed from our systems, please email us at help@mtendersafrica.com.

In certain circumstances, you have the following data protection rights: 0.1. to be informed of the use to which their personal data is to be put; 0.2. to access their personal data in custody of data controller or data processor; 0.3. to object to the processing of all or part of their personal data; 0.4. to correction of false or misleading data; and 0.5. to deletion of false or misleading data about them.

Please note that we may ask you to verify your identity before responding to such requests. Please note, we may not be able to provide Service without some necessary data.

We do not sell or rent your personal information to any third parties for any purpose. We do not sell your personal information for monetary consideration.

Please note, if you ask us to delete your data, it may impact your experience with us, and you may not be able to participate in certain services which require the usage of your personal information to function. But in no circumstances, we will discriminate against you for exercising your rights.

To exercise your data protection rights described above, please send your request(s) by email: **help@mtendersafrica.com**.

Your data protection rights, described above, are covered by the KPDPA 2019, short for the **Kenya Personal Data Protection Act 2019**. To find out more, visit the official Kenyan Legislative Information website.

Payments

We may provide paid products and/or services within Service. In that case, we use third-party services for payment processing (e.g., payment processors). We will not store or collect your payment card details. That information is provided directly to our third-party payment processors whose use of your personal information is governed by their Privacy Policy. These payment processors adhere to the standards set by **National Payment System Act 2011 and National Payment system regulation 2014** as managed by the Central Bank of Kenya (CBK), which help ensure the secure handling of payment information.

Changes to our Terms and Conditions

We may update our 'Terms' from time to time. We will notify you of any changes.

We will let you know via email and/or a prominent notice on our Service, prior to the change becoming effective and update "effective date" at the top of these Terms and Conditions.

Contact Us

If you have any questions about our Terms and Conditions, please contact us by email: **help@mtendersafrica.com**.