

Tab 1

Privacy Policy for Tekkas App

At Tekkas, your privacy is important to us. This Privacy Policy explains how we collect, use, store, and protect your personal information when you use the Tekkas App, which provides Buy Now, Pay Later (BNPL) services.

1. Information We Collect

We collect the following types of information:

a. Personal Information:

- Full name
- Phone number
- Email address
- KYC information (e.g., government-issued ID, date of birth, address, etc.)

b. Credit & Application Data:

- Details of your credit applications
- Product selection and deposit preferences
- Repayment history and credit status

c. Technical & Usage Data:

- Device information (e.g., model, OS)
 - IP address
 - Log data and usage analytics
 - In-app activity and navigation behavior
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2. How We Use Your Information

We use your data to:

- Create and manage your account
 - Process your credit applications
 - Determine eligibility and repayment plans
 - Improve our products and user experience
 - Respond to support requests and feedback
 - Send important notifications and updates
 - Comply with legal and regulatory obligations
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3. Third-Party Integrations

We may share your data with trusted third parties to provide essential services:

- **Paystack** – For secure payment processing
- **KYC providers** – For identity verification
- **Credit check vendors** – To assess creditworthiness
- **Email service providers** – To send updates and notifications

These services comply with industry security standards and only access the data necessary to perform their functions.

4. Data Storage and Security

- Your data is stored securely on a **PostgreSQL** database managed via a **FastAPI** backend.

- We use **Docker** environments for consistent, secure deployments.
 - Communication between your device and our servers is encrypted using **HTTPS/SSL** protocols.
 - Authentication and authorization mechanisms are in place to protect your account and personal information.
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5. User Rights

You have the right to:

- Access the personal information we hold about you
 - Request correction or deletion of your data
 - Withdraw consent for data processing (subject to legal and contractual restrictions)
 - File a complaint with a data protection authority if you believe your rights are being violated
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6. Cookies and Tracking

The mobile app may use limited tracking technologies to:

- Maintain session state
- Enhance app performance and analytics

You may manage your preferences through your device settings.

7. Data Retention

We retain your data for as long as your account is active or as needed to:

- Fulfill the purposes outlined in this policy
 - Comply with legal obligations
 - Resolve disputes
 - Enforce our agreements
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8. Children's Privacy

Tekkas Client App is not intended for use by individuals under the age of 18. We do not knowingly collect personal data from minors.

9. Policy Updates

We may update this Privacy Policy from time to time. You will be notified of any material changes through the app or by email. Continued use of the app constitutes acceptance of the revised policy.