

Chekout Data Privacy Policy

****Effective Date:**** February 28, 2025

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1. Introduction

Welcome to Chekout! Your privacy is important to us. This Data Privacy Policy explains how we collect, use, share, and protect your personal data when you use our platform. By using our services, you agree to the collection and use of information in accordance with this policy.

2. Data We Collect

We may collect the following types of data:

2.1 Personal Information

This includes information that identifies you as an individual, such as:

- Full name
- Email address
- Phone number
- Date of birth
- Government-issued identification (for KYC verification)
- Residential and business addresses

2.2 Financial and Payment Information

- Bank account details
- Credit or debit card information
- Cryptocurrency wallet addresses
- Transaction history and payment details

2.3 Business Information

If you are a seller or business entity, we may collect:

- Business name
- Business registration details
- Store location and operational address
- Nature of products or services sold

2.4 Technical and Device Information

We automatically collect technical data when you use our services, including:

- IP address
- Browser type and version
- Device model and operating system
- Log data, including access timestamps and pages viewed

2.5 Usage Data

We collect information about your interactions with our platform, such as:

- Features used
- Time spent on the platform
- Clickstream data
- Preferences and settings

3. How We Use Your Data

We use your data to:

- Provide, maintain, and improve our services.
- Verify your identity and fulfill KYC requirements.
- Facilitate and process payments and transactions.
- Enhance security, detect fraud, and prevent unauthorized access.
- Communicate with you regarding service updates, promotions, and support.
- Conduct research and analyze trends to improve user experience.
- Comply with legal and regulatory obligations.

4. Data Sharing and Disclosure

We do not sell or rent your data. However, we may share data under the following circumstances:

4.1 With Service Providers

We may share your data with third-party vendors and service providers who assist in operating our platform, including:

- Payment processors
- Cloud storage providers
- Fraud detection and security services
- Customer support services

4.2 With Legal Authorities

We may disclose your data if required by law, regulation, or legal process, or to protect our legal rights, users, and the public.

4.3 With Business Partners

If you engage with third-party services via Chekout, your data may be shared with those businesses in accordance with their own privacy policies.

5. Data Security

We take data security seriously and implement the following measures:

- End-to-end encryption of sensitive information.
- Secure servers and restricted access controls.
- Regular security audits and vulnerability assessments.
- Multi-factor authentication for account protection.

6. User Rights

You have the following rights regarding your data:

- **Access**: Request a copy of your personal data.
- **Correction**: Update incorrect or incomplete data.
- **Deletion**: Request data erasure, subject to legal obligations.
- **Restriction**: Limit how your data is processed.
- **Portability**: Request transfer of your data to another provider.
- **Objection**: Object to certain types of data processing.

7. Compliance & Regulations

We comply with international and local data protection laws, including:

- **NDPR (Nigeria Data Protection Regulation)**
- **GDPR (General Data Protection Regulation)** for EU users
- **CCPA (California Consumer Privacy Act)** if applicable

8. Retention of Data

We retain your personal data only as long as necessary for legal, regulatory, or business purposes. Once retention is no longer required, data is securely deleted.

9. Changes to This Policy

We may update this policy periodically to reflect changes in laws, regulations, or business operations. We will notify you of significant updates through our platform or via email.

10. Contact Us

For any questions, concerns, or data requests, contact us at checkout@checkout.xyz.