

Privacy Policy

This service is operated by YOBSONS MONEY LENDING LIMITED ("we", "us", or "our"). To provide you (customer, user) with the best customer experience, Gh loans pro. (we, our, us) is committed to protecting your privacy and staying transparent with the way we handle your personal information. For this we have designed a privacy policy that will help you understand how we collect, use, store, share and protect the personal information you have entrusted us.

If you do not agree with our policies and practices, please do not use our Services. If you still have any questions or concerns, please contact us at .

Personal data generated during interaction

1. Basic personal information:

Including name, gender, date of birth, marital status, etc.

2. Profession information:

Including job type and monthly income

3. Contact information:

The data selected or filled in by the user from the address book, including the relationship with the contact, the contact name and the contact number

4. Payment information:

Including the payment account information provided by the user himself and the account information used for payment.

5. Document information (needed when necessary):

A valid government-issued ID photo that proves the user's identity.

6. Face information (needed when necessary):

User's own personal selfie

The interaction data serves as a critical component for evaluating your loan application. We securely store this information on our servers and strictly prohibit third-party sharing. You retain the right to request deletion of your personal data at any time. Regarding facial recognition data, it will be encrypted and transmitted to our secure portal at <https://www.yobtech.site> for verification purposes, after which it will be permanently erased. Similarly, all SMS data analyzed will be irrevocably deleted post-processing, with absolute confidentiality maintained - no SMS information will ever be disclosed to external parties.

WHAT INFORMATION DO WE COLLECT?

We collect personal information that you voluntarily provide to us when you register on the Services, express an interest in obtaining information about us or our products and Services, when you participate in activities on the Services, or otherwise when you contact us. The

personal information provided by You that we collect depends on the context of your interactions with us and the Services, the choices you make, and the products and features you use. The personal information we collect may include the following:

A.SMS

Why we request your device SMS data

Gh loans pro will read the SMS information in your device to measure the user's credibility and discover and analyze potential fraud and risks.

What you can do

You can choose to refuse the authorization, which will not affect your continued application for loans on the APP.

Data safety

Your SMS data will be encrypted and transmitted to <https://www.yobtech.site> . After analysis, we will permanently delete the SMS data. We will not share your SMS data with any third party.

Only SMS messages pertaining to financial activities are read and uploaded for reference purposes. No other SMS information is collected or uploaded. This reading of SMS data only occurs after you grant us the 'READ_SMS' permission on your device. Gh loans pro will not read and collect your SMS data when the app is closed or not in use.

B.CONNECTED NETWORK APP INFORMATION

Why We Request Access

To ensure secure transactions, we check for specific apps that may indicate potential risks (e.g., fake location tools or cloning apps). This helps us verify your information authenticity and assess credit risk accurately.

Your Control

You may decline this optional authorization without affecting your loan application.

Data Collected

Only basic app details (name, version, package name) are collected—no personal content or usage data.

Data Security

Collected information is securely transmitted to Gh Loans Pro servers (<https://www.yobtech.site>). We:

Never access data when the app is closed

Never share data with third parties

Only collect with your explicit consent

C.CONTACTS IN YOUR ADDRESS BOOK

We collect the contacts you select in your phone book, including the contact's name and phone number. The above information will help you select emergency contacts in your loan application

and allow us to contact them when necessary to prevent fraud and monitor debt collection. This will enable us to better assess your credit status and manage our identification and credit portfolio management risks. We will upload your contact information to Gh loans pro's server (<https://www.yobtech.site>), and your data will be protected and kept strictly confidential.

D.CAMERA

When you authenticate your identity, we will ask you to take a selfie photo by calling your device's camera. We will upload your selfie photo to our server for identity verification.

We will only ask you to take a selfie with the camera when you authenticate your identity. We will also only upload the only selfie photo you have confirmed to our <https://www.yobtech.site> server after encryption. Your data will be protected and kept confidential.

E.STORAGE

Access to your device storage requires your permission, which will allow you to upload photos and/or documents to complete the application form during the loan application process. The data will be encrypted and uploaded to our member server (<https://www.yobtech.site>) via HTTPS protocol. Your data will be protected and kept confidential. We will never share this data with third parties.

F.PHOTO ALBUM

The photos you select in the album are only used for avatar upload and user feedback functions. We will not capture and use other photos in your album. The photos you upload to the server of Gh loans pro (<https://www.yobtech.site>) will be protected and kept strictly confidential.

User behavior data collection

We only collect service-related interactions (clicks, browsing, app launches/closes) to optimize functionality and security. Data is anonymized, encrypted, and never sold/shared with third parties.

Information Collection and Tracking Technologies

The technologies we use for automatic information collection may include:

Cookies (or mobile cookies). A cookie is a small file placed on your smartphone. It may be possible to refuse to accept mobile cookies by activating the appropriate setting on your mobile device. However, if you select this setting you may be unable to access certain parts of the Platform.

Web Beacons. Pages of the Platform and our emails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit Lenme, for example, to count users who have visited those pages or opened an email and for other related statistics (for example, recording the popularity of certain content and verifying system and server integrity).

HOW DO WE PROCESS YOUR INFORMATION?

We process your personal information for a variety of reasons, depending on how you interact with our Services, including:

To facilitate account creation and authentication and otherwise manage user accounts. We may process your information so you can create and log in to your account, as well as keep your account in working order.

To deliver and facilitate delivery of services to the user. We may process your information to provide you with the requested service.

To respond to user inquiries/offer support to users. We may process your information to respond to your inquiries and solve any potential issues you might have with the requested service.

To fulfil and manage your orders. We may process your information to fulfil and manage your orders, payments, returns, and exchanges made through the Services.

To save or protect an individual's vital interest. We may process your information when necessary to save or protect an individual's vital interest, such as to prevent harm.

Generally, we use information that we collect about you or that you provide to us, including Your Personal Information, to:

Enable you to login and create a profile on the website.

Verify your age and identity.

Guard against potential fraud.

Operate, develop, provide and improve the Platform and its contents, and to research and develop new services.

Enable our financial services partners to implement automatic clearing house (ACH) payments and fund transfers.

Fulfill any purpose for which you provide it. For example, allowing you to add and save new bank account information to your account.

Provide you with notices (i) about your account, (ii) when updates to the Platform are available, and (iii) of changes to the Platform.

Carry out our obligations and enforce our rights arising from any contracts entered into between you and Gh loans pro or any other user, including for billing and collection.

Contact you if there is a problem completing a transaction you requested or to discuss a problem with your account.

Sharing and Disclosing

A.Lending/collection partners

We contract with Lending/Collection Partners to facilitate the provisioning of the services offered by such Lending Partners to you on Gh loans pro. We will only disclose such data to our Lending Partners that is necessary for you to use our services and those offered by the Lending Partners. We contractually bind our Lending Partners to prevent them from using/disclosing your Personal Data, except for the purpose of providing the services opted by you, however, we cannot be held responsible for the actions of the Lending Partners.

B.Affiliates and third party service providers

We will only share personal data with other companies or individuals in the following limited circumstances:

a. We have your consent.

b. We provide such data to other trusted businesses or persons for the purpose of processing personal data on our behalf. We require that these parties agree to process such data based on our instructions and in compliance with this Privacy Policy and any other appropriate confidentiality and security measures.

c. We have a good faith belief that access, use, preservation or disclosure of such data is reasonably necessary to (a) satisfy any applicable law, regulation, legal process or enforceable governmental request, (b) enforce applicable terms of service, including investigation of potential violations thereof, (c) detect, prevent, or otherwise address fraud, security or technical issues, or (d) protect against imminent harm to the rights, property or safety of Cred i Ra, its users or the public as required or permitted by law.

WHAT IS OUR STANCE ON THIRD-PARTY WEBSITES?

The Services may link to third-party websites, online services, or mobile applications and/or contain advertisements from third parties that are not affiliated with us and which may link to other websites, services, or applications. Accordingly, we do not make any guarantee regarding any such third parties, and we will not be liable for any loss or damage caused by the use of such third-party websites, services, or applications. The inclusion of a link towards a third-party website, service, or application does not imply an endorsement by us. We cannot guarantee the safety and privacy of data you provide to any third parties. Any data collected by third parties is not covered by this privacy notice. We are not responsible for the content or privacy and security practices and policies of any third parties, including other websites, services, or applications that may be linked to or from the Services. You should review the policies of such third parties and contact them directly to respond to your questions.

HOW DO WE HANDLE YOUR SOCIAL LOGINS?

Our Services offer you the ability to register and log in using your third-party social media account details. Where you choose to do this, we will receive certain profile information about you from your social media provider. The profile information we receive may vary depending on the social media provider concerned, but will often include your name, email address and profile picture. We will use the information we receive only for the purposes that are described in this privacy notice or that are otherwise made clear to you on the relevant Services.

Please note that we do not control, and are not responsible for, other uses of your personal information by your third-party social media provider. We recommend that you review their privacy notice to understand how they collect, use, and share your personal information, and how you can set your privacy preferences on their sites and apps.

HOW LONG DO WE KEEP YOUR INFORMATION?

We will only keep your personal information for as long as it is necessary for the purposes set out in this privacy notice, unless a longer retention period is required or permitted by law (such as tax, accounting, or other legal requirements). No purpose in this notice will require us keeping your personal information for longer than the period of time in which users have an account with us.

When we have no ongoing legitimate business need to process your personal information, we will either delete or anonymise such information, or, if this is not possible (for example, because your personal information has been stored in backup archives), then we will securely store your personal information and isolate it from any further processing until deletion is possible.

HOW DO WE KEEP YOUR INFORMATION SAFE?

We have implemented appropriate and reasonable technical and organisational security measures designed to protect the security of any personal information we process. However, despite our safeguards and efforts to secure your information, no electronic transmission over the Internet or information storage technology can be guaranteed to be 100% secure, so we cannot promise or guarantee that hackers, cybercriminals, or other unauthorised third parties will not be able to defeat our security and improperly collect, access, steal, or modify your information. Although we will do our best to protect your personal information, transmission of personal information to and from our Services is at your own risk. You should only access the Services within a secure environment.

CHILDREN'S PRIVACY

These Services do not address anyone under the age of 18. We do not knowingly collect personally identifiable information from children under 18 years of age. In the case we discover that a child under 18 has provided us with personal information, we immediately delete this from our servers. If you are a parent or guardian and you are aware that your child has provided us with personal information, please contact us so that we will be able to do the necessary actions.

WHAT ARE YOUR PRIVACY RIGHTS?

If you would at any time like to terminate your account, you can:

Log in to your account settings and delete your user account.

Contact us using the contact information provided.

Upon your request to terminate your account, we will deactivate or delete your account and information from our active databases. However, we may retain some information in our files to prevent fraud, troubleshoot problems, assist with any investigations, enforce our legal terms and/or comply with applicable legal requirements.

CHANGES TO THIS PRIVACY POLICY

We may update this privacy notice from time to time. Thus, you are advised to review this page periodically for any changes. I will notify you of any changes by posting the new Privacy Policy on this page. The updated version will be effective as soon as it is accessible.

HOW TO CONTACT US:

If you have any queries or questions in relation to our privacy policy, the data we hold on you, or you would like to exercise any of your data protection rights, please do not hesitate to contact us via any of the following

[Company name] YOBSONS MONEY LENDING LIMITED

[Email Address] Ghloansproghanaservice@outlook.com

[Physical Address] 213 Ofori Kuragu Ave, Kumasi, Ghana