FLEXXXA APP PRIVACY AND COOKIES POLICY

I. INTRODUCTION

This Privacy Policy outlines our commitment to protecting your privacy at Flexxxa App, a product/application by Flexxxa Ltd (hereinafter referred to as Flexxxa), detailing how we collect, use, disclose, and safeguard your information when you utilize our services.

Your privacy rights are paramount to us, and we adhere strictly to legal standards to ensure your data is secure. Should you disagree with any part of this policy, we kindly advise against using our Services. Please note, this policy is subject to changes, which will be detailed in Section XII, "Changes to This Privacy Policy."

By engaging with our Services, you consent to the processing of your personal data in accordance with this Privacy Policy.

II. INTERPRETATION AND DEFINITIONS

1. INTERPRETATION

Certain terms within this Privacy Policy are defined in Section II.2 and hold the same meaning across the document, irrespective of their number (singular or plural).

2. DEFINITIONS

In the context of this Privacy Policy:

- Account: A unique account created for you to access the Flexxxa App or parts thereof.
- Affiliate: An entity that controls, is controlled by, or is under common control with us, where "control" refers to owning 50% or more of the voting stock or other ownership interests.
- Application: The Flexxxa App, provided by Flexxxa and accessible on various electronic devices.
- Company (also referred to as "we", "us", or "our"): Refers to Flexxxa Ltd.
- Device: Any device that can access the Service, including computers, mobile phones, and tablets.
- Personal Data: Any information that can be used to identify an individual.
- Service: The services offered through the Flexxxa App or the Website.
- Service Provider: Any natural or legal person who processes data on behalf of the Company, including third-party companies or individuals employed by the Company to facilitate the Service or to assist in analyzing its usage.
- Usage Data: Data collected automatically, generated by the use of the Service or from the Service infrastructure itself.
- Website: The Flexxxa website, accessible at www.flexxxa.com.
- You: The individual using our Service, or the entity on behalf of which such individual is using the Service.

III. COLLECTING AND USING YOUR PERSONAL DATA

1. Personal Data

While participating in our services, we may ask you to provide us with certain personally identifiable information, including but not limited to:

- Email address
- First name and last name
- Phone number
- Address, State, Province, ZIP/Postal code, City
- Usage Data
- National Identification Number (NIN) and/or Bank Verification Number (BVN)
- Photograph
- Date of Birth
- Images of government-issued identity documents (e.g., NIN Slip, National ID Card, International Passport, Driver's License, or Voter's ID)

2. Usage Data
Usage Data is collected automatically when using our Service and may include details such as your device's IP address, browser type, browser version, the Service pages you visit, time and date of your visit, time spent on those pages, and other diagnostic data.

3. Information from Third-Party Social Media Services
With your consent, we may collect Personal Data associated with your account on Third-Party Social Media Services, such as your name, email address, and activities.

4. Information Collected While Using Our Application
With your permission, we may collect data to provide and enhance features of the Flexxxa App, including:

- Location Information: To verify your location and enable location-based features.
- Camera Access: For identity verification and submission of identification documents.
- Device Information: To ensure a personalized and secure service, including device model, OS, unique identifiers, and mobile network information.

5. Cookies and Tracking Technologies
Our Service uses Cookies and similar tracking technologies to monitor activity and retain certain information. These include:

- Cookies: Small data files stored on your device.
- Flash Cookies: Used for storing preferences and navigation data.
- Web Beacons: Small files used to track page visits or email opens.

Types of Cookies Used:

- Necessary/Essential Cookies: Vital for providing the Service.
- Functionality Cookies: Remember your preferences and enhance features.

IV. USE OF YOUR PERSONAL DATA

Flexxxa App may use Personal Data for the following purposes:

- To provide and maintain our Service: Including monitoring Service usage and managing user accounts.
- To manage Your Account: Allowing access to different Service functionalities.
- To contact You: Via email, SMS, or other communication channels.
- To provide updates, offers, and event information.
- To manage user requests or inquiries.
- For business transfers: Including mergers, acquisitions, or similar transactions.
- For analysis and improvement: Such as evaluating Service performance and user experience.

Sharing of Personal Information:
We may share your data:

- With Service Providers, affiliates, and partners to operate or improve the Service.
- In connection with business transfers (e.g., mergers or acquisitions).
- When legally required or with your explicit consent.

V. RETENTION OF YOUR PERSONAL DATA

Flexxxa App retains your Personal Data only for as long as necessary to fulfill the purposes outlined in this Privacy Policy. You may request deletion of your data, but we may retain information as required to meet legal obligations, resolve disputes, or enforce agreements.

VI. TRANSFER OF YOUR PERSONAL DATA

Your information may be processed or stored in locations outside your country of residence. Flexxxa takes all necessary steps to ensure your data is treated securely and in compliance with this Privacy Policy, regardless of location.

VII. DISCLOSURE OF YOUR PERSONAL DATA

1. Business Transactions

If Flexxxa is involved in a merger, acquisition, or asset sale, your data may be transferred. You will be notified before any transfer to a new Privacy Policy

2. Law Enforcement

We may disclose your Personal Data if required to do so by law or in response to valid requests from public authorities.

3. Legal Requirements

Flexxxa App may disclose Personal Data to:

- Comply with a legal obligation
- Protect the rights or property of Flexxxa
- Prevent wrongdoing related to the Service
- Protect user safety or the public
- Defend against legal liability

VIII. SECURITY OF YOUR PERSONAL DATA

We take commercially reasonable measures to protect your Personal Data. However, no method of online transmission or electronic storage is entirely secure, and we cannot guarantee absolute protection.

IX. CHILDREN'S PRIVACY

Flexxxa App is not intended for individuals under 18. We do not knowingly collect data from minors. If we become aware of such collection, we will delete the data immediately.

X. LINKS TO OTHER WEBSITES

Our Service may contain links to third-party websites. Flexxxa App and Flexxxa are not responsible for their content or privacy practices. We encourage you to review the privacy policies of all sites you visit.

XI. YOUR RIGHTS

Under data protection laws, you have rights over your personal data, including:

- Access: Request a copy of your data.
- Correction: Fix incomplete or inaccurate information.
- Erasure: Request deletion of your data.
- Object: Oppose data processing under certain conditions.
- Restriction: Suspend processing of your data.
- Transfer: Request your data in a portable format.
- Withdraw Consent: Withdraw at any time without affecting prior lawful processing.

To exercise these rights, contact us as outlined in Section XIII. We aim to respond within 60 days.

XII. CHANGES TO THIS PRIVACY POLICY

We may update this Privacy Policy periodically. Updates will be posted on this page, and the "Last updated" date will be adjusted accordingly. Continued use of the Service after changes constitutes your acceptance.

XIII. CONTACT US

For questions or inquiries about this Privacy Policy or your data rights, contact our Data Protection Officer:
📧 Email: support@flexxxa.com