

Privacy Policy

CoreTec Systems & Solutions Ltd. built the Setyon Sacco app as a Free app. This SERVICE is provided by CoreTec Systems & Solutions Ltd. at no cost and is intended for use as is.

This page is used to inform visitors regarding our policies with the collection, use, and disclosure of Personal Information if anyone decided to use our Service.

If you choose to use our Service, then you agree to the collection and use of information in relation to this policy. The Personal Information that we collect is used for providing and improving the Service. We will not use or share your information with anyone except as described in this Privacy Policy.

The terms used in this Privacy Policy have the same meanings as in our Terms and Conditions, which are accessible at Setyon Sacco unless otherwise defined in this Privacy Policy.

Information Collection and Use

For a better experience, while using our Service, we may require you to provide us with certain personal as well as device identifiable information, including but not limited to Contacts, Phone Number, Push Notifications, Camera, Images, Email Address, Device Identifiers. The information that we request will be retained by us and used as described in this privacy policy. If you choose not to provide the required information, you will lose some functionality of this service. Permissions can be managed through your Settings menu on your [Android](#) and [iOS](#) devices.

The app does use third-party services that may collect information used to identify you.

Link to the privacy policy of third-party service providers used by the app

- [Google Play Services](#)
- [Google Analytics for Firebase](#)
- [Firebase Crashlytics](#)

Your Account Information

You must provide your mobile phone number to log in to your account. If you don't provide us with this information, you will not be able to log in to your account to use our Services. You can add or modify other information to your account, such as profile picture and email.

Device Information

We collect device information when you install, access, or use our Service. This includes but is not limited to information such as device identifiers, connection status. We use this information for secure authentication and authorization purposes on this Service.

Contacts

While using our Service, we may require you to upload your contacts. If you choose not to provide the required information to use a feature, you will be unable to use that particular feature of this Service. For example if you do not permit us to upload your contacts, you will not be able to fetch the appropriate accounts for you to select from and transfer funds to.

Log Data

We want to inform you that whenever you use our Service, in a case of an error in the app we collect data and information (through third-party products) on your phone called Log Data. This Log Data may include information such as your device Internet Protocol ("IP") address, device name, operating system version, the configuration of the app when utilizing our Service, the time and date of your use of the Service, and other statistics.

Cookies

Cookies are files with a small amount of data that are commonly used as anonymous unique identifiers. These are sent to your browser from the websites that you visit and are stored on your device's internal memory.

This Service does not use these "cookies" explicitly. However, the app may use third-party code and libraries that use "cookies" to collect information and improve their services. You have the option to either accept or refuse these cookies and know when a cookie is being sent to your device. If you choose to refuse our cookies, you may not be able to use some portions of this Service.

Service Providers

We may employ third-party companies and individuals due to the following reasons:

- To facilitate our Service;
- To provide the Service on our behalf;
- To perform Service-related services; or
- To assist us in analyzing how our Service is used.

We want to inform users of this Service that these third parties have access to their Personal Information. The reason is to perform the tasks assigned to them on our behalf. However, they are obligated not to disclose or use the information for any other purpose.

Security

We value your trust in providing us your Personal Information, thus we are striving to use commercially acceptable means of protecting it. But remember that no method of transmission over the internet, or method of electronic storage is 100% secure and reliable, and we cannot guarantee its absolute security.

Links to Other Sites

This 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.

Children's Privacy

We do not knowingly collect personally identifiable information from children. We encourage all children to never submit any personally identifiable information through the Application and/or Services. We encourage parents and legal guardians to monitor their children's Internet usage and to help enforce this Policy by instructing their children never to provide personally identifiable information through the Application and/or Services without their permission. If you have reason to believe that a child has provided personally identifiable information to us through the Application and/or Services, please contact us. You must also be at least 16 years of age to consent to the processing of your

personally identifiable information in your country (in some countries we may allow your parent or guardian to do so on your behalf).

Changes to This Privacy Policy

We may update our Privacy Policy from time to time. Thus, you are advised to review this page periodically for any changes. We will notify you of any changes by posting the new Privacy Policy on this page. These changes are effective immediately after they are posted on this page.

Contact Us

If you have any questions or suggestions about our Privacy Policy, do not hesitate to contact us at info@coretec.co.ke.