

KoboX Finance Privacy Policy

1. Introduction

At KoboX Finance, we are committed to protecting your privacy and handling your personal and financial information responsibly. KoboX Finance is revolutionizing digital finance in Africa by merging traditional finance with blockchain technology. Our platform provides seamless transactions, secure identity verification, AI-driven automation, crypto wallets, and debit cards to facilitate easy adoption. By accessing KoboX Finance or clicking "I agree," you consent to the practices described in this Privacy Policy and any future updates. We encourage you to review this policy regularly.

2. Information We Collect

Personal Information:

We may collect information such as your name, email address, contact details, identification data (for KYC purposes), and payment information when you register or interact with our platform.

Usage Data:

We gather information about your interaction with our platform including IP address, device type, browser type, operating system, session data, and usage patterns. This data is used to enhance platform performance and the user experience.

Financial Data:

To provide our financial services, we collect details related to your transactions, digital wallet management, campaign budgets, transaction history, and other financial data. This includes information necessary for compliance with anti-money laundering (AML) and know your customer (KYC) regulations.

Marketing Information:

With your consent, we may collect data about your interests and preferences to tailor our content, financial offers, and communications.

Risk and Compliance Data:

For legal and regulatory compliance, including fraud prevention and risk assessment, we may collect additional data such as identity verification documents and transaction risk assessments.

3. How We Use Your Information

We use your information for various purposes, including:

- **Service Delivery:** To process transactions, manage your digital wallet, execute campaign management, and administer core financial functions.
- **Personalization and Insights:** To deliver personalized financial insights, recommendations, and automated reporting tools that help you optimize your financial campaigns.
- **Risk Management and Security:** To detect, prevent, and respond to fraud and security breaches, and to comply with AML/KYC regulations.
- **Compliance:** To meet legal and regulatory obligations related to financial services, including KYC/AML requirements.
- **Communication:** To send you important updates, service notifications, and marketing communications (if you have opted in).
- **Business Operations:** To support integrations with third-party financial service providers, payment processors, and regulatory bodies.
- **Analytics and Improvements:** To analyze user behavior and platform usage to enhance our services and develop new features.

4. Data Sharing and Disclosure

Your information may be shared in the following circumstances:

- **Service Providers:** We share your data with third-party vendors for secure payment processing, data storage, analytics, identity verification (KYC), and customer support. These providers are contractually required to protect your data.
- **Affiliates and Subsidiaries:** Data may be shared within our corporate group to provide and improve our services.
- **Legal and Regulatory Compliance:** We may disclose your information to comply with legal obligations, court orders, regulatory requirements, or requests from law enforcement.
- **Business Transfers:** In the event of a merger, acquisition, or sale, your data may be transferred as part of the transaction.
- **Authorized Disclosures:** With your consent, or as otherwise authorized by you, we may share your data with third-party financial partners and marketing platforms.

5. Data Security

KoboX Finance employs industry-standard security measures including encryption, multi-factor authentication, access controls, and regular audits to protect your personal and financial information from unauthorized access, disclosure, alteration, or destruction. Although we work hard to safeguard your data, no method of transmission or storage is completely secure.

6. Data Retention

We retain your information only for as long as necessary to fulfill the purposes for which it was collected or as required by law. When your account is inactive or closed, your data will be retained only for the duration needed to comply with legal, regulatory, or dispute resolution requirements.

7. International Data Transfers

KoboX Finance operates globally. When your data is transferred to countries with different data protection laws, we ensure compliance by using safeguards such as Standard Contractual Clauses or Binding Corporate Rules approved by relevant authorities.

8. Your Rights and Choices

Depending on your location, you may have the right to:

- Access and review your personal data.
- Correct or update inaccurate information.
- Request deletion or restriction of your data.
- Withdraw your consent for data processing (where applicable).
- Opt out of marketing communications.
- Request data portability in a usable electronic format.

To exercise these rights, please contact us at [\[accounts@kobofinance.com\]](mailto:accounts@kobofinance.com). We will respond within the timeframes required by law.

9. Compliance with Financial Regulations

In addition to general data protection laws, our processing of financial data complies with applicable anti-money laundering (AML) and know your customer (KYC) regulations. To meet these obligations, we may require additional documentation or verification. Any personal information collected during identity verification or financial transactions is processed in accordance with these regulatory requirements.

10. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. When changes occur, we will update the “Last Updated” date at the top of this document and notify you via our platform or email, where appropriate. Your continued use of KoboX Finance following any updates signifies your acceptance of the revised policy.

11. Blockchain and Onchain Transactions

KoboX Finance leverages blockchain technology to enable secure, decentralized financial transactions as part of its innovative service offering. This section outlines how we handle on chain transactions and data:

Onchain Data Handling:

- **Transparency & Security:** All onchain transactions are recorded on a decentralized ledger, ensuring transparency and resistance to tampering.
- **Data Minimization:** We record only essential transactional data on chain. Any sensitive personal data is processed off chain using robust security measures.
- **Regulatory Compliance:** Our blockchain processes comply with applicable laws, including KYC and AML requirements. We do not store sensitive personal data directly on chain.

User Rights:

While blockchain data is immutable, any personal information collected off chain (such as during identity verification) remains subject to your rights to access, correct, or delete your data in accordance with applicable data protection laws.

12. Contact Information

If you have any questions or concerns about this Privacy Policy or our data practices, please contact our Data Protection Officer at:

Email: accounts@kobofinance.com