



e.Ardhi Limited Data Privacy Policy Statement



1.0 Introduction

e.Ardhi values the privacy of our users. Therefore, this privacy policy statement explains in detail the personal data we collect, how we process it, and for what purposes.

This statement should be read together with the Terms and Conditions of Use for other e.Ardhi Limited products and services. Where there is a conflict, this statement will prevail.

This statement applies to all customers, dealers and visitors frequenting any of services offered by e.Ardhi Limited.

2.0 Definitions

References to

2.1 “You” means:

- i. customer- the person who subscribes to, uses or purchases any of our products and services or accesses our websites and includes any person who accesses any of the products and services you have subscribed to.
- ii. person (including contractors/subcontractors or any third parties) who gains access to any of the services offered by e.Ardhi Limited.
- iii. Any supplier who has been contracted by e.Ardhi Limited and who has executed a Supplier Contract.

2.2 “e.Ardhi”, “we” or “us”, “our” and “ours” means e.Ardhi Limited

The word “includes” means that what follows is not necessarily exhaustive and therefore the examples given are not the only things/situations included in the meaning or explanation of that text.

3.0 Statement Details

3.1 Collection of Information

3.1.1 We collect your personal information with your knowledge and consent when you do any of the following (please note that this list is not exhaustive):

- a. register for a or any specific product or service, including but not limited to status on land, register with us, verification of land, conversion of land, transfer of land/building, lease processing of land, charging and discharging land/buidling,

survey of land/building and planning of land/building and any other land related services;

- b. subscribe to or use e.Ardhi Limited products or services online, on the cloud, on a mobile or on any other device, in the e.Ardhi Limited;
- c. subscribe to e.Ardhi Limited or third-party premium rates services, Short Message Service (SMS), email or social media platforms;
- d. ask e.Ardhi Limited for more information about a product or service, or contacts e.Ardhi Limited with a query or complaint;
- e. respond to or participate in a survey, marketing, promotion, prize competition or special offer;
- f. visit, access or use e.Ardhi Limited or third-party websites;
- g. we may also collect your information from other organisations including credit-reference bureaus, fraud prevention agencies and business directories;
- h. We may collect your information when you interact with us as a customer or a dealer as prescribed in this policy statement;
- i. We also collect information when you visit any of our services on e.Ardhi Limited.

3.1.2 We do not onboard minors (any person under 18 years of age) except where you additionally register on their behalf as their parent and/or legal guardian. If you allow a child to use our services, you should be aware that their personal information could be collected as prescribed in this policy statement.

3.2 What Information is collected?

The information we collect and store about you includes but is not limited to the following:

- 3.2.1 Your identity and SIM-card registration information, including your name, photograph, address, location, phone number, type of identification document and identification number, date of birth, email address, age, gender and mobile number portability records.
- 3.2.2 Your credit or debit-card information, information about your bank account numbers and SWIFT codes or other banking information.
- 3.2.3 Your transaction information when you use our payment services.
- 3.2.4 Your preferences for particular products and services, based on information provided by yourself or from your usage of e.Ardhi Limited (or third party) products and services.



- 3.2.5 Name, family details, age, profiling information such as level of education, bank account status, income brackets, etc. collected as part of surveys conducted by e.Ardhi Limited.
- 3.2.6 Your contact with us, such as when you: call us or interact with us through phonecalls, social media, our chatbot, snail mail, email register your biometric information such as your voice, finger prints etc. when you visit e.Ardhi Limited offices and we may record your conversations, social media or other interactions with us.
- 3.2.7 Your account information, such as your handset type/model, subscriptions (including third party subscriptions), billing statements, cloud hosting registration details, e-commerce registration and usage, M-PESA and mobile money transactions.
- 3.2.8 Your call data records: phone numbers that you call or send messages to (or receive calls and messages from), log of calls, messages or data sessions on the e.Ardhi Limited and your approximate location (save for customer service interactions as noted above we do not record or store message or call contents).
- 3.2.9 We use Closed Circuit Television (CCTV) surveillance recordings. CCTV devices are installed at strategic locations to provide a safe and secure environment in all e.Ardhi Limited premises as a part of our commitment to community safety, security and crime prevention.
- 3.2.10 When you request us to reserve parking space for you, we will collect and retain your personal data (name, telephone number, and vehicle registration details) or where you use any of our parking facilities as a contractor. We use the data you provide to ensure effective visitor, contractor and car park management, Health and Safety compliance (orderly entry and exiting to and from the car parks and buildings) and inventory management.
- 3.2.11 We maintain a register of visitors in which we collect and keep your personal data such as names, company/institution details, telephone number, vehicle registration details and National ID number. This information is collected for health, safety and security purposes.

3.3 Use of information

We may use and analyse information for the following purposes:

- 3.3.1 Processing products and services that you have bought from e.Ardhi Limited or from third parties on our ecommerce platforms;



- 3.3.2 Billing you for using our third-party products or services or taking the appropriate amount of credit from you;
- 3.3.3 Responding to any queries or concerns;
- 3.3.4 Verifying your identity information through publicly available and/or restricted government databases in order to comply with applicable regulatory requirements;
- 3.3.5 Carrying out credit checks and credit scoring;
- 3.3.6 Keeping you informed generally about new products and services and contacting you with offers or promotions based on how you use our products or third-party products and services unless you opt out of receiving such marketing messages (you may contact e.Ardhi Limited at any time to opt out of receiving marketing messages);
- 3.3.7 to comply with any legal, governmental or regulatory requirement or for use by our lawyers in connection with any legal proceedings;
- 3.3.8 In business practices including to quality control, training and ensuring effective systems operations;
- 3.3.9 To protect our company including to manage the volume of calls, texts and other use of our platform;
- 3.3.10 To understand how you use our products and services for purposes of developing or improving products and services;
- 3.3.11 Preventing and detecting fraud or other crimes and for debt recovery;
- 3.3.12 For research, statistical, survey and other scientific or business purposes;
- 3.3.13 Provide aggregated data (which do not contain any information which may identify you as an individual) to third parties for research and scientific purpose;
- 3.3.14 Administer any of our online platforms/websites.

3.4. Categories of Data

Categories of Personal Data as defined in the Data Protection Act of Kenya may be processed depending on the particular types of products and services you have subscribed to.

3.5. Lawful Basis for Processing your Information

We will process your personal information based on any of the lawful basis provided for under the Data Protection Law:

- 3.5.1 The performance of a Product/Service Agreement with you;
- 3.5.2 Safaricom's legitimate business interests;



3.5.3 Compliance with a mandatory legal obligation;

3.5.4 Consent you provide;

3.5.5 Public interest;

3.5.6 Your vital interest.

3.6. Retention of Information

3.6.1 We will only retain your personal data for as long as reasonably necessary to fulfil the purpose we collected it for, including for the purposes of satisfying any legal, regulatory, tax, accounting or reporting requirements. We may retain your personal data for a longer period in the event of a complaint or if we reasonably believe there is a prospect of litigation in respect to our relationship with you.

3.6.2 To determine the appropriate retention period for personal data, we consider the amount, nature and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, the need to comply with our internal policy and the applicable legal, regulatory, tax, accounting or other requirements.

3.6.3 Anonymised information that can no longer be associated with you may be held indefinitely.

4.0 Disclosure of Information

4.0.1 Any disclosure of your information shall be in accordance with applicable law and regulations. e.Ardhi Limited shall assess and review each application for information and may decline to grant such information to the requesting party.

4.1 Instances of Information disclosure

4.1.1 We may disclose your information to:

- a. law-enforcement agencies, regulatory authorities, courts or other statutory authorities in response to a demand issued with the appropriate lawful mandate and where the form and scope of the demand is compliant with the law.
- b. agencies our subsidiaries, associates, partners, software developers or agents who are involved in delivering e.Ardhi Limited products and services you order or use;
- c. Fraud prevention and Anti money laundering agencies, credit- reference agencies;

- d. publicly available and/or restricted government databases to verify your identity information in order to comply with regulatory requirements;
 - e. debt-collection agencies or other debt-recovery organisations;
 - f. Survey agencies that conduct surveys on behalf of Safaricom;
 - g. Emergency service providers when you make an emergency call (or where such disclosure to emergency service providers is necessary for your rescue, health and safety) including your approximate location;
 - h. Any other person that we deem legitimately necessary to share the data with.
- 4.1.2 Your information may be available to any third party involved in the operation of the mobile money service including Lipa Na M-PESA Merchants, mobile money interoperability partners, ATM Switch providers and vendors of the M-PESA money transfer technology platform.
- 4.1.3 We shall not release any information to any individual or entity that is acting beyond its legal mandate.
- 4.1.4 We will get your express consent before we share your personal data with any third party for direct marketing purposes.

4.2 Direct Marketing

- 4.2.1 You may be required to opt in or give any other form of explicit consent before receiving marketing messages from us.
- 4.2.2 You can ask us to stop sending you marketing messages at any time by writing to us or logging into our website, www.eardhi.com and checking or unchecking relevant boxes to adjust your marketing preferences or by following the opt-out links on any marketing message sent to you or by attending to us or contacting us at any time through the provided contacts.
- 4.2.3 Where you opt-out of receiving these marketing messages, this will not apply to personal data provided to us as a result of a product or service already taken up, warranty registration, product or service experience or other transactions.

5.0 The Use of Cookies

- 5.1 We may store some information (using "cookies") on your computer when you visit our websites. This enables us to recognise you during subsequent visits. The type of

information gathered is non-personal (such as: the Internet Protocol [IP]) address of your computer, the date and time of your visit, which pages you browsed and whether the pages have been delivered successfully.

- 5.2 We may also use this data in aggregate form to develop customised services – (tailored to your individual interests and needs). Should you choose to do so, it is possible (depending on the browser you are using), to be prompted before accepting any cookies, or to prevent your browser from accepting any cookies at all. This will however cause certain features of the web site not to be accessible.

6.0 The Use of Hyperlinks

- 6.1 Our websites may provide hyperlinks to other locations or websites on the Internet. These hyperlinks lead to websites published or operated by third parties who are not affiliated with or in any way related to us and have been included in our website to enhance your user experience and are presented for information purposes only.
- 6.2 We do not endorse, recommend, approve or guarantee any third-party products and services by providing hyperlinks to an external website or webpage and do not have any co-operation with such third parties unless otherwise disclosed. We are not in any way responsible for the content of any externally linked website or webpage.
- 6.3 By clicking on a hyperlink, you will leave the e.Ardhi Limited webpage and accordingly you shall be subject to the terms of use, privacy and cookie policies of the other websites that you choose to visit.

7.0 Access to and Updating your Information

- 7.1 To update your information, go to www.eardhi.com and sign in to your e.Ardhi Limited account to look at your personal information. You can change how we get in touch with you and your account details whenever you like.

8.0 Safeguarding and Protection of Information

- 8.1 e.Ardhi Limited has put in place technical and operational measures to ensure integrity and confidentiality of your data via controls around: information classification, access



control, cryptography, physical and environmental security and monitoring and compliance.

9.0 International Data Transfers

- 9.1 From time to time we may need to transfer your personal information outside the Republic of Kenya to provide a particular product or service.
- 9.2 Where we send your information outside Kenya, we will make sure that your information is properly protected in accordance with the applicable Data Protection Laws.

10.0 Your Rights

- 10.1 Subject to legal and contractual exceptions, you have rights under data protection laws in relation to your personal data. These are listed below: -
 - a. Right to be informed that we are collecting personal data about you;
 - b. Right to access personal data that we hold about you and request for information about how we process it;
 - c. Right to request that we correct your personal data where it is inaccurate or incomplete;
 - d. Right to request that we erase your personal data noting that we may continue to retain your information if obligated by the law or entitled to do so;
 - e. Right to object and withdraw your consent to processing of your personal data. We may continue to process if we have a legitimate or legal reason to do so;
 - f. Right to request restricted processing of your personal data noting that we may be entitled or legally obligated to continue processing your data and refuse your request;
 - g. Right to request transfer of your personal data in [an electronic format].
- 10.2 If you wish to exercise any of the rights set out above, please contact us on info@eardhi.com.
- 10.3 We may need to request specific information from you to help us confirm your identity and ensure your right to access your personal data (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to any person who



has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

- 10.4 We try to respond to all legitimate requests within reasonable time. Occasionally it could take us longer if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

11.0 How to Contact Us

- 11.1 If you would like to contact us on any topics in this privacy policy, you can email us on info@eardhi.com or submit a request via our digital platforms.

12.0 Right to Lodge Complaint

- 12.1 You have the right to lodge a complaint with the relevant supervisory authority that is tasked with personal data protection within the Republic of Kenya

13.0 Non-Compliance with this Statement

- 13.1 E.Ardhi Limited shall have the right to terminate any agreement with you for failure to comply with the provisions of this policy statement and reject any application for information contrary to this statement.

14.0 Amendments to this Statement

- 14.1 e.Ardhi Limited reserves the right to amend or modify this statement at any time. If e.Ardhi Limited amends this statement, You can access the most current version of the privacy statement by clicking this link [e.Ardhi Limited Privacy Policy Statement](#) so that you will always know how your personal information is being used or shared.
- 14.2 Any amendment or modification to this statement will take effect from the date of notification on the e.Ardhi Limited website.

Statement Effective Date

1st March, 2024