

## **BLACKLIST PRIVACY POLICY**

This Privacy Policy is for <https://www.blacklistng.com> (“the Website”) and all products and services offered by Blacklist Limited. The policy governs the privacy of its users and the information contained herein. The policies concern the collection, use, and disclosure of personal data when you use our Service and the choices you have associated with that data. We use your data to provide and improve the Service. Unless otherwise defined in this Privacy Policy, terms used in this Privacy Policy have the same meanings as in our Terms and Conditions. By using the Service, you agree to the terms contained herein.

### **Who We Are**

Blacklist Limited is a credit management company with registered office at 8 Providence Street, Lekki Phase 1, Lagos.

### **Information we collect from you**

You provide us with Personal Data when you register to use our services on our website. This may include your name, current and previous addresses, date of birth, email address, financial information, payment/card details. We use this information in order to manage, provide and administer our credit reporting services to you.

We may also keep information contained in any correspondence you may have with us by post, email, or secure message. We may also record telephone calls, but only if we tell you at the start of the call and not otherwise for the purpose of quality customer relations. If we do not record a telephone conversation with you, we may keep brief details of the contents of your call on our files.

We may collect non-personal information about users when they interact with our website. This may include browser name, device type and model, operating system, location, IP address.

When searches are made on our platform, we may retain information about the search including but not limited to search parameters and logs.

### **Information we collect from 3<sup>rd</sup> party**

We work closely with a small number of third-party service providers to bring you a range of quality and reliable services like access to external databases, payment transactions and security. For example, to subscribe for a package or conduct a search, we will need to have a way to process payments. The relevant third-party provider will use your details to process your payments and carry out their obligations arising from any applicable laws. In some cases, they will be acting as a Data Controller of your information and therefore we advise you read their Privacy Notice.

## **Cookies**

A cookie is a small piece of data that a website stores on a visitor's computer, and that the visitor's browser provides to the website each time the visitor returns. We use cookies and other tracking technologies (like Google Analytics) to help us recognize your visit and track visitors' use of and interaction with the Services. User may choose to set their web browser to refuse cookies, or to alert you when cookies are being sent. If they do so, note that some parts of the website may not function properly.

As part of due diligence requirements, we may also collect your information from other sources to perform background checks. These checks may be done by Blacklist or we may commission third parties to do so on our behalf.

These third-party product providers may also share your information with us which we will use in accordance to this Privacy Notice.

## **How We Collect Information**

User data is collected through cookies that you consent to, forms filled, documents uploaded to the website, and any other information shared electronically.

## **How we use the information**

Blacklist may collect and use Users' personal information for the following purposes:

- To facilitate account creation, and login process
- To support user verification process
- To process payments
- To provide user with our services

- To manage our services and improve user experience
- To screen for and prevent undesirable and abusive activity
- To inform users of updates in our products and services
- To contact you about your service or account
- To respond to legal requests and prevent harm
- To audit our systems and improve user experience

### **Sharing Information**

Blacklist does not sell, trade, or rent Users personal identification information to others. We may share generic aggregated demographic information not linked to any personal identification information regarding visitors and users with our business partners, trusted affiliates and advertisers for the purposes outlined above.

Blacklist will not release your sensitive personal information without your consent to third parties beyond the Blacklist network for use for their own purposes.

### **Information Security**

We take reasonable security measures to protect against unauthorized access to or unauthorized alteration, disclosure or destruction of information. These include internal reviews of our information collection, storage and processing practices and security measures, including reasonable encryption and cybersecurity measures to guard against unauthorized access to systems where we store Personal Information.

We restrict access to personal information to our employees, contractors and agents who need to know that information in order to process it on our behalf. These individuals are bound by confidentiality obligations and may be subject to discipline, including termination and criminal prosecution if they fail to meet these obligations.

Notwithstanding anything to the contrary, the foregoing does not restrict, limit, or supersede the warranties and disclaimers in the Terms of Service.

### **Data Retention**

If you have an online account with us, you may request that your account be closed by sending us an email at [support@blacklistng.com](mailto:support@blacklistng.com). After you close your account, you will not be

able to sign into our website or access any of your personal information. However, you can open a new, separate account at any time by following instructions we will give you at the time you close your account. If you close your account, we may still retain certain information associated with your account for analytical purposes and record-keeping integrity, as well as to prevent fraud, collect any fees owed, enforce our terms and conditions, take actions we deem necessary to protect the integrity of our website or our users, or take other actions otherwise permitted by law. In addition, if certain information has already been provided to third parties as described in this Privacy Policy, retention of that information will be subject to those third parties' policies.

### **Changes to this privacy policy**

We may revise this Privacy Policy from time to time. The most current version of the policy will govern our use of your information and will always be at <https://blacklistng.com/>. When we do update, we will revise the updated date at the bottom of this page. We encourage Users to frequently check this page for any changes to stay informed about how we are helping to protect the personal information we collect. You acknowledge and agree that it is your responsibility to review this privacy policy periodically and become aware of modifications. By continuing to access the Services after those changes become effective, you agree to be bound by the revised Privacy Policy.

### **Business Transfer and Affiliates**

In the event that we are involved in a bankruptcy, merger, acquisition, reorganization or sale of assets, your information may be sold or transferred as part of that transaction. This Privacy Policy will apply to your information as transferred to the new entity. We may also disclose information about you to our corporate affiliates in order to help provide, understand, and improve our Services and our affiliates' services.

### **Your acceptance of these terms**

By using this Site, you signify your acceptance of this policy. Your continued use of the Site following the posting of changes to this policy will be deemed your acceptance of those changes.

### **Contact Us**

For any questions regarding this Privacy Policy, you may contact us at [support@blacklistng.com](mailto:support@blacklistng.com).