

# BANTOO CHAT PRIVACY POLICY

**Effective Date:** 1 January 2025

## 1. Introduction

Welcome to Bantoo Chat! Your privacy is important to us. This Privacy Policy explains how we collect, use, and protect your information when you use Bantoo Chat's communication and financial services.

## 2. Information We Collect

We may collect the following types of information:

- **Personal Information:** Name, phone number, email address, and profile details.
- **Communications Data:** Messages, call logs, and shared media to facilitate your interactions.
- **Financial Data:** Payment details, transaction history, and wallet activity for embedded finance features.
- **Device Information:** IP address, device identifiers, and app usage statistics.
- **Location Data:** For services like regional payment methods or location-based features, with your consent.

## 3. How We Use Your Information

Your data is used to:

- Provide and improve Bantoo Chat's communication and payment services.
- Process transactions securely and enable embedded finance features like mobile money and "Tap & Pay."
- Enhance user experience by personalizing features and content.
- Ensure security and prevent fraud or unauthorized access.

## 4. Sharing Your Information

We do not sell your personal data. Your information may be shared with:

- Trusted partners or service providers to process payments or deliver specific app features.
- Legal authorities if required to comply with laws or enforce our policies.

## 5. Data Protection

We implement advanced security measures to protect your information, including encryption for communications and financial transactions.

## **6. Your Rights**

You have the right to:

- Access and update your personal data.
- Request deletion of your data, subject to legal and operational constraints.
- Opt out of marketing communications or certain data collection practices.

## **7. Third-Party Services**

Bantoo Chat may integrate with third-party services like music streaming or payment providers. Their use of your data is governed by their respective privacy policies.

## **8. Cookies and Tracking Technologies**

We use cookies and similar technologies to improve app functionality, analyze usage, and deliver tailored experiences. You can manage your preferences in your device settings.

## **9. Children's Privacy**

Bantoo Chat is not intended for users under the age of 15. We do not knowingly collect personal data from children without parental consent.

## **10. Changes to This Privacy Policy**

We may update this Privacy Policy periodically. Changes will be communicated via the app or our website.

## **11. Contact Us**

If you have questions about this Privacy Policy, please contact us at:

**Email:** [support@bantoochat.com](mailto:support@bantoochat.com)

**Address:** Bantoo Pay Africa, Angre Papaya Djomi, 04 BP 1164, Abidjan 04, Côte d'Ivoire