

Yellow Customer Privacy Policy

Last Updated: Aug 22, 2024

1. Introduction

Yellow ("we", "our", or "us") is committed to protecting the privacy and security of our customers' personal information. This Privacy Policy outlines how we collect, use, disclose, and safeguard your data when you use our services, including our digital technology platform, asset financing for smartphones and solar systems, and interactions with our network of sales agents.

Our purpose is to make life better for customers living in Africa, and we strive to uphold this commitment in every aspect of our operations, including data protection.

2. Information We Collect

We collect the following types of information:

2.1 Personal Information:

- Name
- Contact information (e.g., phone number, email address, physical address)
- National identification numbers
- Financial information (e.g., income, payment history, bank account details)
- Credit information

2.2 Device Information:

- Make and model of financed devices
- Serial numbers
- Device specifications

2.3 Transactional Data:

- Loan details
- Payment information
- Account balances
- Refund information

2.4 Usage Data:

- Interactions with our platform
- Customer service communications
- Sales agent interactions

3. How We Collect Information

We collect information through:

- Direct input from customers or network of sales and operations agents via our app or website
- Third-party sources, such as credit bureaus or device manufacturers

4. How We Use Your Information

We use your information for the following purposes:

- To provide and manage our asset financing services
- To assess creditworthiness and make loan decisions
- To communicate with you about your account and our services
- To improve our products and services
- For customer support and issue resolution
- To comply with legal and regulatory requirements
- For fraud prevention and security purposes
- To send you marketing communications (with your consent)

5. Sharing of Your Information

We may share your information with:

- Service providers who assist us in providing our services (e.g., payment processors, cloud storage providers)
- Financial institutions and credit bureaus for credit assessments
- Legal and regulatory authorities when required by law
- Business partners, with your consent, for specific promotional activities

We do not sell your personal information to third parties.

6. Data Retention

We retain your personal information for as long as necessary to fulfill the purposes outlined in this policy, unless a longer retention period is required by law. When data is no longer needed, we securely delete or anonymize it.

7. Your Rights

Depending on your location, you may have the following rights regarding your personal information:

- Access to your personal data
- Correction of inaccurate or incomplete data
- Deletion of your personal data
- Restriction of processing of your data
- Data portability
- Objection to processing for direct marketing purposes

To exercise these rights, please contact us using the information provided in the "Contact Us" section.

8. Security Measures

We implement appropriate technical and organizational measures to protect your personal information, including:

- Encryption of data at rest and in transit
- Access controls and authentication measures
- Regular security assessments and audits
- Incident response plans

9. International Data Transfers

As we operate in multiple African countries, your data may be transferred to and processed in countries outside your country of residence. We ensure that such transfers comply with applicable data protection laws and that appropriate safeguards are in place.

10. Children's Privacy

Our services are not intended for use by children under the age of 18. We do not knowingly collect personal information from children under 18. If we become aware that we have collected personal information from a child under 18, we will take steps to delete that information.

11. Changes to This Policy

We may update this Privacy Policy from time to time to reflect changes in our practices or for legal reasons. We will notify you of any material changes by posting the new policy on our website and, where required by law, seeking your consent.

12. Contact Us

If you have any questions, concerns, or requests regarding this Privacy Policy or our data practices, please contact us at:

Ben Walwyn Email: Privacy@yellow.africa

By using our services, you acknowledge that you have read and understood this Privacy Policy and agree to the collection, use, and disclosure of your information as described herein.