Hal Capital Limited

Data Protection & Privacy Policy

Last updated	4th February 2021

Definitions

The Act	means The (Kenya) Data Protection Act no. 24 of 2019
GDPR	means the General Data Protection Regulation.
Responsible Person	means the Data Protection Officer for Hal Capital.
Register of Systems	means a register of all systems or contexts in which personal data is processed by the Organization.

1. Data protection principles

Hal Capital Limited commits to its stakeholders and general data subjects to, at all times, collect, process, store and transfer personal data with utmost professionalism and in accordance with its responsibilities as stipulated under the Act, the GDPR and other relevant legislation.

Section 25 of the Act provides that every data controller or data processor shall

ensure that personal data is —

(a) processed in accordance with the right to privacy of the data subject;

(b) processed lawfully, fairly and in a transparent manner in relation to any data subject;

(c) collected for explicit, specified and legitimate purposes and not further processed in a manner

incompatible with those purposes;

(d) adequate, relevant, limited to what is necessary in relation to the purposes for which it is processed;

(e) collected only where a valid explanation is provided whenever information relating to

family

or private affairs is required;

(f) accurate and, where necessary, kept up to date, with every reasonable step being taken to ensure

that any inaccurate personal data is erased or rectified without delay;

(g) kept in a form which identifies the data subjects or no longer than is necessary for the purposes

which it was collected; and

(h) not transferred outside Kenya, unless there is proof of adequate data protection safeguards or consent

from the data subject.

2. General provisions

a. This policy applies to all personal data processed by Hal Capital which includes financial data as captured on the Hal Capital platform which includes mobile application and its website.
b. The Responsible Person shall take responsibility for Hal Capital's ongoing compliance with this policy.
c. This policy shall be reviewed at least annually.
d. Hal Capital shall register with the Data Commissioner as an organisation that processes personal data.

3. Lawful, fair and transparent processing

a. To ensure its processing of data is lawful, fair and transparent, Hal Capital shall maintain a Register of Systems.
b. The Register of Systems shall be reviewed at least annually.
c. Individuals have the right to access their personal data and any such requests made to Hal Capital shall be dealt with in a timely manner.

4. Lawful purposes

a. All data processed by Hal Capital must be done on one of the following lawful bases: consent, contract, legal obligation, vital interests, public task or legitimate interests.
b. Hal Capital shall note the appropriate lawful basis in the Register of Systems.

c. Where consent is relied upon as a lawful basis for processing data, evidence of opt-in consent shall be kept with the personal data.
d. Where communications are sent to individuals based on their consent, the option for the individual to revoke their consent should be clearly available and systems should be in place to ensure such revocation is reflected accurately in the Hal Capital's systems.

5. Data minimisation

a. Hal Capital shall ensure that personal data are adequate, relevant and strictly limited to what is necessary in relation to the purposes for which they are processed.
b. Hal Capital shall collect financial entry data as will be captured on its application for profiling and credit scoring purposes.

6. Accuracy

a. Hal Capital shall take reasonable steps to ensure personal data is accurate.
b. Where necessary for the lawful basis on which data is processed, steps shall be put in place to ensure that personal data is kept up to date.
c. All users shall be expected to provide accurate information at all times and will be required to immediately report any error or discrepancies in the data capture within the shortest period of discovering such error(s).

7. Archiving / removal

a. To ensure that personal data is kept for no longer than necessary, Hal Capital shall put in place an archiving policy for each area in which personal data is processed and review this process annually.
b. The archiving policy shall consider what data should/must be retained, for how long, and why.

8. Security

a. Hal Capital shall ensure that personal data is stored securely using software and/or appropriate data security that is kept-up to date.
b. Access to personal data shall be limited to personnel who need access and appropriate security should be in place to avoid unauthorised sharing of information.
c. When personal data is deleted this should be done safely such that the data is irrecoverable.

d. Appropriate back-up and disaster recovery solutions shall be in place.

9. Breach

In the event of a breach of security leading to the accidental or unlawful destruction, loss, alteration, unauthorised disclosure of, or access to, personal data, the Hal Capital shall promptly assess the risk to people's rights and freedoms and if appropriate report this breach to the the Data Commissioner.

10. Application of the Policy

This policy applies to personal data we process in the course of offering HAL Capital products/services to customers regardless of the location where that personal data is stored (e.g., Hal Capital's servers, Hal Capital's website, etc.) and regardless of the data subject. All Hal Capital staff and others processing personal data on Hal Capital's behalf must read it. A failure in strict compliance with this policy may result in severe disciplinary action.

Hal Capital Data and IT Department is responsible for ensuring that all staff within their area of responsibility comply with this policy and should implement appropriate practices, processes, controls and training to ensure that compliance.

Hal Capital's Managing Director is responsible for overseeing this policy.

Hal Capital Chief Data Officer is the Data Protection Officer (DPO) and can be reached at

info@halcapital.org

11. Changes to this Policy

This Data Protection and Privacy Policy may change from time to time.

Please visit this web page periodically to keep up to date with the changes in this policy.

- END OF POLICY -