

Privacy Policy

Please read this Privacy policy carefully before proceeding. This policy is legally binding between Capival Investment Limited ("Capival", "we", "us", "agents", "employees" and any individual, association, company, corporation, or other entity ("you", "your", "user") who views, accesses or uses our products and services on our website or through any other medium. This policy entails how we protect, store and disclose your personal information. We may revise this policy at any time via our website.

1. Your Consent

- i. By inputting and submitting your personal and financial information to Capival Investment Limited, you hereby consent to the collection, analysis, storage, processing of this information within and outside the Federal Republic of Nigeria. You also consent to the transmission of certain personal information applicable to third-party service providers within or outside the Federal Republic of Nigeria
- ii. In cases of submission of third-party information (e.g., Next of Kin), you agree to have sought their consent to provide personal information thereby indemnifying us against claims by such individuals in relation to the processing and use of their personal information within the terms stated in this Privacy Policy.
- iii. Information may be shared concerning additional products, services and promotions either by us or by companies affiliated with us. You maintain the right to opt-out.

2. Data Collection

- i. Capival Investment Limited collects your personal (your name, address, phone, date of birth, email, valid identification and financial information (bank account number, bank verification number, mobile or internet banking details, etc..)) to verify your identity, comply with applicable government regulations and law, detect and prevent cases of fraud, personalize content, products and services to improve user experience,

internal record keeping and for advertising and communication purposes.

- ii. For the usage of this website, your IP address, web browser type and version, operating system, list of URLs, geolocation information, statistics on page views, traffic to and from the sites, standard web log data and other information will be automatically collected in accordance with this Privacy Policy.
- iii. Information from third-party services such as credit bureaus, identity verification services and bank statement generation will be obtained. These third parties and your privacy settings control the information we have access to and such information will be used in agreement with this Privacy Policy.

3. Use of Data

Capival's usage and storage of data is guided by the Data Protection Regulation 2019 and General Data Protection Regulation, therefore your acceptance of this Privacy Policy is in accordance with the provisions stated therein.

4. Data Protection and Security

- i. Capival ensures that the use, processing and storage of information is maintained by electronic and procedural measures to prevent misuse, unauthorized access, alteration, risks of loss, disclosures, firewalls and data encryption. Information is made available to persons within Capival to fulfill the responsibilities of their jobs and verified third parties.
- ii. In cases of password access, you are responsible for the keeping and maintaining confidentiality of your login information to avoid cases of mishandling.
- iii. We cannot guarantee absolute security on internet transmission and electronic storage, however we fulfill our obligations by ensuring all information made available to us is in line with our terms of agreement and policies stated herein.

5. Cookies

All cookies used on this website are in accordance with Nigeria Data Protection Regulation 2019 and General Data Protection Regulation. These cookies are used in improving user experience on the website. Consenting to the

placement and access of cookies on your computer will be presented to you via a message bar whilst using the website. These cookies aid in analyzing website visits, personalizing experience with users, detecting location and region and record website activity.

6. Dispute Resolution

In the event of a dispute, you are encouraged to contact Capival at customer@Capival.com to be provided a quick, neutral and effective means of resolution. Should a dispute be escalated beyond you and Capival, an individual arbitration will be conducted in absence of a court nor jury.

7. If you have questions about this policy, please contact us via email at info@Capival.com