Privacy Policy Terms for CLÉ Cooperative Management Solution (CCMS)

1. Introduction

1.1. CLÉ Digital Services Limited is committed to protecting your privacy and ensuring the security of your personal data.

1.2. This Privacy Policy explains how we collect, use, store, and protect your information when you use the CLÉ Cooperative Management Solution ("Platform"), available via web and mobile applications.

1.3. By accessing or using the Platform, you consent to collecting, processing, and sharing your information as described in this Privacy Policy.

2. Information We Collect

2.1. We collect the following types of information:

- **Personal Information:** Name, email address, phone number, date of birth, and other details provided during registration.
- **Cooperative Information:** Cooperative name, registration details, financial records, and membership details.
- **Transaction Data:** Payment details, loan applications, savings, and credit sales records.
- **Usage Data:** Log files, device information, browser type, IP address, and app activity.

3. How We Use Your Information

3.1. We use your information to:

- Provide and maintain the Platform’s services.
- Process transactions and manage cooperative records.
- Improve user experience and enhance security.
- Send service-related communications and updates.
- Comply with legal and regulatory requirements.

4. Data Sharing and Disclosure

4.1. Clé does not sell or rent your personal information to third parties.

4.2. Your information may be shared with:

- Cooperative administrators for operational purposes.
- Authorised third party service providers who support the operation of the Platform, including payment processors and cloud hosting providers.
- Government agencies, regulators, or law enforcement authorities where disclosure is required by law or necessary to protect Clé's legal rights.

5. Data Security

5.1. Clé implements industry standard technical and organisational security measures to protect your information from unauthorised access, disclosure, alteration, or destruction.

5.2. While Clé takes reasonable steps to safeguard your information, no system can guarantee absolute security. Users are encouraged to adopt appropriate security practices when using the Platform.

6. User Rights and Control

6.1. Users have the right to:

- Access their personal information.
- Request the correction or update of inaccurate information.
- Request the deletion of personal information where applicable.
- Withdraw consent where consent is the legal basis for processing.
- Request a copy of their personal information in a portable format where applicable.

6.2. Requests can be made by contacting us at **support@cle.ng**.

7. Data Retention

7.1. Clé retains personal information only for as long as necessary to provide the Services, comply with legal and regulatory obligations, resolve disputes, and enforce applicable agreements.

7.2. Inactive user accounts and related information may be archived or securely deleted after an appropriate retention period, subject to applicable legal and regulatory requirements.

8. Third-Party Links and Services

8.1. The Platform may contain links to third party websites or services that are not operated by Clé.

8.2. Clé is not responsible for the privacy of practices or content of such third-party services. Users are encouraged to review the privacy policies of any third-party services they choose to access.

9. Changes to this Privacy Policy

9.1. Clé may update this Privacy Policy from time to time to reflect changes in legal requirements, business operations, or improvements to the Platform.

9.2. Where material changes are made, Users will be notified through email or an appropriate notice within the Platform.

10. Contact Information

10.1. For inquiries or data protection concerns, contact us at:

- **Email: @ support @cle.ng**
- **Phone: +234 81 111 14801**
- **Address: 2 Abebe Village Road Iganmu, Lagos, Nigeria.**

By using our Services, you acknowledge that you have read and understood this Privacy Policy.