

Dabtikir Microfinance Bank Mobile Application Data Safety Policy

1. Introduction

Dabtikir Microfinance Bank is committed to protecting the privacy and security of our users’ data. This Data Safety Policy explains how our mobile application collects, uses, stores, and shares user data, in accordance with **Google Play’s Data Safety Section requirements, Nigeria Data Protection Regulation (NDPR), and applicable international standards (GDPR).**

By using the Dabtikir Microfinance Bank App, users agree to the data practices described below.

2. Data Collection

The App collects the following categories of data to provide core banking services and ensure a secure user experience:

Data Type	Examples	Purpose	User Control
Personal Information	Name, phone number, email, date of birth, BVN, account number	Account creation, KYC compliance	Editable in profile settings
Financial Data	Transaction history, account balance, loan details, repayment records	Banking operations, transaction processing	Accessible to user only
Device Information	Device model, OS version, app version, unique device identifiers	App optimization, fraud prevention	Automatically collected
Location Data (optional)	Approximate or precise location	Fraud detection, branch locator, KYC verification	Can be turned off by user
Usage Data	Login frequency, session duration, error logs	Analytics, performance improvement	Aggregated and anonymized

3. Data Usage

Collected data is used solely for legitimate purposes, including:

- Enabling financial transactions and user authentication
- Compliance with regulatory and anti-fraud requirements
- Customer service and communication
- Improving app functionality and user experience
- Marketing (only with explicit user consent)

4. Data Sharing and Disclosure

We only share data with trusted third parties under strict confidentiality and data protection agreements:

Third Party	Purpose of Sharing	Data Shared
Payment processors	Transaction execution	Transaction details
Credit bureaus (licensed)	Credit scoring	User identification and credit history
Regulatory bodies (CBN, NDIC, NIBSS)	Legal compliance	As required by law
Analytics providers	App performance	Non-personal, aggregated data

All partners comply with NDPR, GDPR, and Google Play's Data Safety standards.

5. Data Security

We employ **bank-grade security measures** to protect user data:

- **Encryption:** All data is encrypted in transit (TLS 1.3) and at rest (AES-256).
- **Authentication:** Biometric and two-factor authentication for user access.
- **Access Control:** Role-based access for authorized personnel only.
- **Monitoring:** Real-time fraud detection and intrusion prevention systems.
- **Regular Security Audits:** Periodic penetration testing and security reviews.

6. Data Retention and Deletion

- Data is retained **only as long as necessary** for service provision, regulatory compliance, or dispute resolution.
- Users may request **data deletion** through the in-app privacy center or via our support email.
- Upon deletion, user data is **permanently removed** from our active servers within 30 days unless legally required to retain it.

7. User Rights

Users have the following rights under NDPR and GDPR principles:

- **Access:** Request a copy of their data.
- **Correction:** Update or correct inaccurate information.
- **Deletion:** Request data deletion.
- **Withdrawal of Consent:** Opt-out of marketing or optional data sharing.
- **Portability:** Request export of data in a structured format.

Requests can be made by contacting:

✉ privacy@dabtikirbank.com

☎ **Customer Support: 09056358460**

8. Children's Data

Our App is **not intended for users under 18 years of age**. We do not knowingly collect or process data from minors. Any accidental collection will be deleted upon discovery.

9. Policy Updates

We may update this policy periodically. All updates will be communicated through the app and our website. Continued use of the app constitutes acceptance of the updated policy.

10. Contact Information

If you have questions or concerns about this Data Safety Policy, please contact:

Data Protection Officer

Dabtikir Microfinance Bank

Number 54 Mubi road, Hong LGA

✉ privacy@dabtikirbank.com

🌐 www.dabtikirbank.com

11. Google Play Data Safety Summary

Data Collected: Personal, Financial, App Activity, and Device Data Shared: Only with trusted third parties for legal and operational reasons Encryption: Yes, in transit and at rest Data Deletion: Users can request deletion anytime Purpose: App functionality, analytics, and security