DATA PROTECTION AND PRIVACY NOTICE

Introductory Statement

Financial Sector Deepening (FSD) Uganda is the country’s leading ‘think and do tank’ on financial inclusion and inclusive financial market development. We are an independent not-for-profit company committed to promoting greater access to financial services. FSD Uganda seeks to develop a more inclusive financial sector with a focus on low-income individuals. We support innovation, conduct research, and support regulatory processes that shape the financial sector.

Financial Sector Deepening Uganda (“FSDU”) is committed to protecting the privacy and security of your personal information. This Privacy Policy explains how we handle and treat your data when you engage with us to use the services of FSDU (“Services”).

<table>
<thead>
<tr>
<th>[1] Purpose of this notice</th>
<th>[6] Retention of personal information</th>
</tr>
</thead>
</table>

1. Purpose of this notice

This Privacy Policy (“Privacy Policy”) explains our approach to any personal information that we collect from you or which we have obtained about you from a third party and the purposes for which we process your personal information. It also sets out your rights in respect of our processing of your personal information.

This Privacy Policy will inform you of the nature of your personal information that is processed by us and how you can request that we delete, update, transfer and/or provide you with access to it.

This Privacy Policy is intended to assist you in making informed decisions when engaging with us and/or using our Services and/or to understand how your personal information may be processed by us as a result of providing the Services. Please take a moment to read and understand it.

Please also note that this Privacy Policy only applies to the use of your personal information obtained by us.
2. **The personal information collected**

Personal information, means any information about an individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data).

We may collect personal information, when you contact us or request information from us, access our website, engage our Services, in the course of discharging our Services, enter into a contract with us, or as a result of your relationship with one or more of our staff. When we require personal information from you in order to fulfil a statutory or contractual requirement, we will inform you and indicate the consequences of failing to do so.

We will collect, store, and use the following categories of personal information about you:

   a) Personal contact details such as name, title, occupation, addresses, telephone numbers, and email addresses;
   
   b) Date of birth;
   
   c) Gender;
   
   d) Information you provide to us for the purposes of attending meetings and events, including dietary requirements, which may reveal information about your health or religious beliefs.
   
   e) Information that you provide to us as part of the provision of Services to you, which depends on the nature of your engagement with FSDU.
   
   f) Information which you may choose to provide to us directly such as when you fill out a form, request support or otherwise communicate with us and our team
   
   g) We may automatically collect information from you when you access or use our services/website. Such information may include: device information, log data, product usage data and location information.
   
   h) Relevant information as required by regulatory Know Your Client and/or Anti Money Laundering regulations. This may possibly include evidence of source of funds, at the outset of and possibly from time to time throughout our engagement, which we may request and/or obtain from third party sources. The sources for such verification may include documentation, which we may request or through the use of online or public sources or both.
   
   i) Other information relevant to the provision of Services
   
   j) We also use cookies and similar tracking technologies to track patterns and hold certain registration information.

3. **How we will use information about you**
Generally, we utilize all the categories of information in the list above primarily to allow us to discharge our Services and to enable us to comply with legal obligations. In some cases, we may use your personal information to pursue legitimate interests provided your interests and fundamental rights do not override those interests. The circumstances in which we will most commonly use your personal information are as follows:

- To comply with a legal obligation;
- To enforce any agreement we have entered into with you;
- To comply with funding partner obligations;
- To provide, maintain and improve our Services;
- For research and consultancy purposes;
- For marketing and promotional purposes, such as to send you news and newsletters, or to otherwise contact you about products or information we think may interest you, by email and direct (postal) mail; and
- Where it is necessary for legitimate interests pursued by us or a third party and your interests and fundamental rights do not override those interests.

We will ensure that we treat all personal information in accordance with the applicable Ugandan data protection legislation, including the Data Protection and Privacy Act, 2019.

**If you fail to provide personal information**

If you fail to provide certain information when requested, we may not be able to provide you with our Services, fulfill our obligations, or we may be prevented from complying with our legal obligations.

**Change of purpose**

We will only use your personal information for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose. If we need to use your personal information for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

Please note that we may process your personal information without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

**4. Sharing your personal information**

We may have to share your data with third parties, including third-party service providers and other entities. Where we share data, however, we shall do so in accordance with applicable data protection laws.
Which third-party service providers process my personal information?

“Third parties” includes third-party service providers such as but not limited to partners, donors, funders, contractors and designated agents.

How secure is my information with third-party service providers and other entities in our group?

All our third-party service providers are required to take appropriate security measures to protect your personal information in line with our policies. We do not allow our third-party service providers to use your personal data for their own purposes. We only permit them to process your personal data for specified purposes and in accordance with our instructions.

Transferring information outside Uganda

FSDU is located in Uganda; when you submit personal information to us, or when others provide personal information to us, we will receive it and process it in Uganda. In order to provide the Services, we also may need to transfer the personal information we collect about you to other countries outside Uganda. This may include transfers to our funding partners including the Bill and Melinda Gates Foundation, the European Union, the Foreign, Commonwealth and Development Office (FCDO); among others. The countries to which we transfer your data are countries which are deemed to provide an adequate level of protection for your personal information.

5. Security of your personal information

We are committed to keeping personal information secure and we have implemented appropriate information security policies, rules and technical measures to protect the personal information that we have under our control from unauthorized access, improper use or disclosure, unauthorized modification and unlawful destruction or accidental loss.

Please note that no transmission over the internet is completely secure or error-free, and that the information security policies, rules and technical measures utilized and maintained by us may be subject to compromise.

We have put in place appropriate security measures to prevent your personal information from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed. In addition, we limit access to your personal information to those employees, agents, partners, contractors and other third parties who have a business need to know. They will only process your personal information on our instructions and they are subject to a duty of confidentiality.

All of our employees, consultants, workers and data processors (i.e., those who process your personal information on our behalf, for the purposes listed above), who have access to, and are associated with the processing of personal information, are obliged to respect the confidentiality of such personal information.

We have put in place procedures to deal with any suspected data security breach and will notify you and any applicable regulator of a suspected breach where we are legally required to do so.
6. **Retention of personal information**

We will retain your personal information for as long as necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, accounting, or reporting requirements.

In some circumstances, we may anonymise your personal information so that it can no longer be associated with you, in which case we may use such information without further notice to you.

7. **Rights of access, correction, erasure, and restriction**

Under certain circumstances, by law you have the right to:

a. Request access to your personal information. This enables you to receive a copy of the personal information we hold about you and to check that we are lawfully processing it;

b. Prevent the processing of personal data which you consider is likely to cause unwarranted substantial damage or distress to you;

c. Prevent the processing of your personal data for direct marketing purposes;

d. Request correction of the personal information that we hold about you. This enables you to have any incomplete or inaccurate information we hold about you corrected;

e. Request erasure of your personal information. This enables you to ask us to delete or remove personal information where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal information where you have exercised your right to object to processing (see below);

f. Object to processing of your personal information where we are relying on a legitimate interest (or those of a third party) and there is something about your particular situation which makes you want to object to processing on this ground;

g. Request the restriction of processing of your personal information. This enables you to ask us to suspend the processing of personal information about you, for example if you want us to establish its accuracy or the reason for processing it; and

h. Request the transfer of your personal information to another party.

i. Request us to stop processing your data for purposes of direct marketing.

Please note that some of these rights may be limited where we have an overriding legitimate interest or legal obligation to continue to process the personal information, or where the personal information may be exempt from disclosure due to applicable law.

*What we may need from you*
We may need to request specific information from you to help us confirm your identity and ensure your right to access the information (or to exercise any of your other rights). This is another appropriate security measure to ensure that personal information is not disclosed to any person who has no right to receive it.

8. Withdrawal of consent

In the limited circumstances where you may have provided your consent to the collection, processing and transfer of your personal information for a specific purpose, you have the right to withdraw your consent for that specific processing at any time. Once we have received notification that you have withdrawn your consent, we will no longer process your information for the purpose or purposes you originally agreed to, unless we have another legitimate basis for doing so in law.

9. Changes to this privacy notice

We may make changes to this Privacy Policy from time to time, to reflect changes in our practices. We may also make changes as required to comply with changes in applicable law or regulatory requirements. Where we materially change this Policy, we will take steps to notify you (such as by posting a notice on FSDU’s website or via email), and where required by applicable law to obtain your consent.

10. How to contact us

If you have any questions about this privacy notice, or if you consider that your personal data has been misused or mishandled or where you want to exercise your rights set out in this Privacy Notice, please contact us at info@fsduganda.or.ug.