

Tawakal Express Brand Privacy Policy

Last Updated: 21th May 2018

This Privacy Policy governs the manner in which Tawakal Express Brand collects, uses, maintains and discloses information collected from users (each, a "User") of the Tawakal Express Brand website ("Site"). This privacy policy applies to the Site and all products and services offered by Tawakal Express.

Here, at Tawakal Express Brand, we take your privacy very seriously and will use your personal information to administer your account and provide the products and services you requested from us.

However, from time to time, we'd contact you with details of other new services and offers only if you consent to us contacting you for this purpose.

Your data is safe with us. We will not disclose it to any third party (unless we are legally constrained to do so) and is protected by the highest level of protection as offered by Banana Pay LLC Servers secured with CISCO firewall with ISO 27001-2013 Certification.

What is personal information?

Personal information is related to an identifiable natural person. An identifiable natural person is one who can be recognized directly or indirectly, by reference, including a name, an identification number, an online identifier, location data, and other factors specific to the genetic, physical, physiological, economic, mental, cultural, or social identity of the natural person.

We collect personal information when you willingly agree to use our services.

Personal identification information:

We may collect personal identification information from Users in a variety of ways, including, but not limited to, when Users visit our site, register on the site, place a request for a remittances or subscribe to one of our newsletters, respond to a survey, fill out a form, and in connection with other activities, services, features or resources we make available on our Site or social media pages. Users may be asked for, as appropriate, name, gender, email address, mailing address, city or location, national insurance identifications, phone number, credit card information. Users may, however, visit our Site anonymously. We will collect personal identification information from Users only if they voluntarily submit such information to us. Users can always refuse to supply personally identification information, except that it may prevent them from engaging in certain Site related services and activities.

Non-personal identification information:

We may collect non-personal identification information about Users whenever they interact with our Site. Non-personal identification information may include the browser name, the type of computer and technical information about Users means of connection to our Site, such as the operating system and the Internet service providers utilized and other similar information like IP address, location etc.

Web browser cookies:

Our Site may use "cookies" to enhance User experience. User's web browser places cookies on their hard drive for record-keeping purposes and sometimes to track information about them. User may choose to set their web browser to refuse cookies, or to alert you when cookies are being sent. If they do so, note that some parts of the Site may not function properly.

How we use collected information?

Tawakal Express Brand will use your personal information to improve our services and provide you with a more personalized experience on our site.

We may also use your personal information to prevent, detect, and investigate illegal or fraudulent activities.

Tawakal Express Brand collects and uses Users personal information for the following purposes:

- **To provide location-based services:** We use your geo-location for providing location-based licensed remittance services search, and update you status of your remittances. We do this because we need to make sure our sites are being used where we legally can operate only..
- **To improve customer service:** Your information helps us to more effectively respond to your customer service requests and support needs.
- **To process transactions:** We may use sensitive information Users provide about themselves when placing a remittance order only to provide service to that order. We process these transactions through our network or 3rd party payment processing websites like Paypal and Checkout, etc do not save or share this information with outside parties except to the extent necessary to provide the service.
- **To administer content, promotion, survey or other Site feature:** To send Users information they agreed to receive about topics we think will be of interest to them.
- **To send periodic emails, calls, SMS and WhatsApp texts:** The email address and mobile number users provide for sign up or order processing, will only be used to send them information and updates pertaining to their order. It may also be used to respond to their remittance inquiries, and/or other requests or questions. If User decides to opt-in to our mailing list, they will receive emails that may include company news, updates, related product or service information, etc. If at any time the User would like to unsubscribe from receiving future emails, we include detailed unsubscribe instructions at the bottom of each email or User may contact us via our Site.

How do we protect your personal information?

We adopt appropriate data collection, storage and processing practices and security measures to protect against unauthorized access, alteration, disclosure or destruction of your personal information, username, password, transaction information and data stored on our site. Sensitive and private data exchange between the Site and its Users happens over a SSL secured communication channel and is encrypted and protected with digital signatures.

Our website is hosted on Banana Pay LLC Servers secured with CISCO Firewall with ISO 27000-2013 Certification.

Sharing your personal information

We do not sell, trade, or rent Users personal identification information to others. We may share generic aggregated demographic information not linked to any personal identification information regarding visitors and users with our business partners, trusted affiliates and advertisers for the purposes outlined above. Any member can update their Privacy Settings from their account to determine which details to become public.

Third party websites

Users may find advertising or other content on our Site that link to the sites and services of our partners, suppliers, advertisers, sponsors, licensors and other third parties. We do not control the content or links that appear on these sites and are not responsible for the practices employed by websites linked to or from our Site. In addition, these sites or services, including their content and links, may be constantly changing. These sites and services may have their own privacy policies and customer service policies. Browsing and interaction on any other website, including websites which have a link to our Site, is subject to that website's own terms and policies.

Advertising

Ads appearing on our site may be delivered to Users by advertising partners, who may set cookies. These cookies allow the ad server to recognize your computer each time they send you an online advertisement to compile non personal identification information about you or others who use your computer. This information allows ad networks to, among other things, deliver targeted advertisements that they believe will be of most interest to you. This privacy policy does not cover the use of cookies by any advertisers.

Google AdSense

Some of the ads may be served by Google. Google's use of the DART cookie enables it to serve ads to Users based on their visit to our Site and other sites on the Internet. DART uses "non personally identifiable information" and does NOT track personal information about you, such as your name, email address, physical address, etc. You may opt out of the

use of the DART cookie by visiting the Google ad and content network privacy policy at www.google.com/privacy_ads.html

Right to be forgotten

If at any point in time you want to withdraw your consent or want your profile to be removed from our site you can use “Delete Profile” function available in your account or request to be deleted from us.. Alternatively please send a mail to info@tawakal.net with your phone and account number and all data will be permanently deleted.

Changes to this privacy policy

Tawakal Express has the discretion to update this privacy policy at any time. When we do, we will revise the updated date at the bottom of this page. We encourage Users to frequently check this page for any changes to stay informed about how we are helping to protect the personal information we collect. You acknowledge and agree that it is your responsibility to review this privacy policy periodically and become aware of modifications.

Your acceptance of these terms

By using this Site, you signify your acceptance of this policy. If you do not agree to this policy, please do not use our Site. Your continued use of the Site following the posting of changes to this policy will be deemed your acceptance of those changes.

Contacting us

If you have any questions about this Privacy Policy, the practices of this site, or your dealings with this site,

Please contact us at:

Tawakal Express Brand

C/o: Tawakal Global Bank LLC

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Main Street,

Garowe, Puntland, Somalia

info@tawakal.net