

**Sargo.io**

**PRIVACY & COOKIES POLICY**

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# Privacy Policies

## Introduction

Welcome to the Sargo's privacy policy.

Sargo respects your privacy and is committed to protecting your personal data. This privacy policy will inform you as to how we look after your personal data when you visit our website (regardless of where you visit it from) and tell you about your privacy rights and how the law protects you.

This privacy policy is provided in a layered format so you can click through to the specific areas set out below. [Alternatively, you can download a pdf version of the policy here: [\[LINK\].](#)] Please also use the Glossary to understand the meaning of some of the terms used in this privacy policy.

### 1. IMPORTANT INFORMATION AND WHO WE ARE

### 2. THE DATA WE COLLECT ABOUT YOU

### 3. HOW IS YOUR PERSONAL DATA COLLECTED

### 4. HOW WE USE YOUR PERSONAL DATA

### 5. DISCLOSURES OF YOUR PERSONAL DATA

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## 1. Important information and who we are

### Purpose of this privacy policy

This privacy policy aims to give you information on how Sargo collects and processes your personal data through your use of this website, including any data you may provide through this website when you sign up and use our services.

This website is not intended for children and we do not knowingly collect data relating to children.

It is important that you read this privacy policy together with any other privacy policy or fair processing policy we may provide on specific occasions when we are collecting or processing personal data about you so that you are fully aware of how and why we are using your data. This privacy policy supplements other notices and privacy policies and is not intended to override them.

### Controller

Sargo is the controller and responsible for your personal data (collectively referred to as ["COMPANY"], "we", "us" or "our" in this privacy policy.

We have appointed a [data protection officer (DPO)] who is responsible for overseeing questions in relation to this privacy policy. If you have any questions about this privacy policy, including any requests to exercise [your legal rights], please contact the [DPO **OR** data privacy manager] using the details set out below.

### Contact details

If you have any questions about this privacy policy or our privacy practices, please contact our [DPO **OR** data privacy manager] in the following ways:

- Full name of legal entity: Sargo LTD
- Email address: support@sargo.io
- Postal address: 71-75, Shelton Street, Covent Garden, London, United Kingdom, WC2H 9JQ
- [Telephone number: [DETAILS]]

You have the right to make a complaint at any time to the Office of the Data Commissioner (ODPC), Kenya regulator for data protection issues. We would, however, appreciate the chance to deal with your concerns before you approach the ODPC so please contact us in the first instance.

### Changes to the privacy policy and your duty to inform us of changes

We keep our privacy policy under review. This version was last updated on 19/03/2024. Historic versions can be obtained by contacting us.

It is important that the personal data we hold about you is accurate and current. Please keep us informed if your personal data changes during your relationship with us.

### Third-party links

This website may include links to third-party websites, plug-ins and applications. Clicking on those links or enabling those connections may allow third parties to collect or share data about you. We do not control these third-party websites and are not responsible for their privacy statements. When you leave our website, we encourage you to read the privacy policy of every website you visit.

## 2. The data we collect about you

Personal data, or 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, use, store and transfer different kinds of personal data about you which we have grouped together as follows:

1. **Identity Data** includes [first name, maiden name, last name, username or similar identifier, marital status, title, date of birth and gender].
2. **Contact Data** includes [billing address, delivery address, email address and telephone numbers].

3. **Financial Data** includes [bank account and payment card details].
4. **Transaction Data** includes [details about payments to and from you and other details of products and services you have purchased from us].
5. **Technical Data** includes [internet protocol (IP) address, your login data, browser type and version, time zone setting and location, browser plug-in types and versions, operating system and platform, and other technology on the devices you use to access this website].
6. **Profile Data** includes [your username and password, purchases or orders made by you, your interests, preferences, feedback and survey responses].
7. **Usage Data** includes [information about how you use our website, products and services].
8. **Marketing and Communications Data** includes [your preferences in receiving marketing from us and our third parties and your communication preferences].

We also collect, use and share **Aggregated Data** such as statistical or demographic data for any purpose. Aggregated Data could be derived from your personal data but is not considered personal data in law as this data will **not** directly or indirectly reveal your identity. For example, we may aggregate your Usage Data to calculate the percentage of users accessing a specific website feature. However, if we combine or connect Aggregated Data with your personal data so that it can directly or indirectly identify you, we treat the combined data as personal data which will be used in accordance with this privacy policy.

We do not collect any **Special Categories of Personal Data** about you (this includes details about your race or ethnicity, religious or philosophical beliefs, sex life, sexual orientation, political opinions, trade union membership, information about your health, and genetic and biometric data). Nor do we collect any information about criminal convictions and offences.

### **If you fail to provide personal data**

Where we need to collect personal data by law, or under the terms of a contract we have with you, and you fail to provide that data when requested, we may not be able to perform the contract we have or are trying to enter into with you (for example, to provide you with Sargo services). In this case, we may have to cancel a service you have with us but we will notify you if this is the case at the time.

### **3. How is your personal data collected?**

We use different methods to collect data from and about you including through:

1. **Direct interactions.** You may give us your [Identity, Contact and Financial Data] by filling in forms or by corresponding with us by post, phone, email or otherwise. This includes personal data you provide when you]:
  - apply for our agent programs;
  - create an account on our website;
  - use our service to swap between stablecoins and fiat currencies (e.g. Kenyan Shilling).
  - request marketing to be sent to you;
  - enter a competition, promotion or survey; or
  - give us feedback or contact us.

2. **Automated technologies or interactions.** As you interact with our website, we will automatically collect Technical Data about your equipment, browsing actions and patterns. We collect this personal data by using cookies, [server logs] and other similar technologies. We may also receive Technical Data about you if you visit other websites employing our cookies. Please see our cookie policy below for further details.
3. **Third parties or publicly available sources.** We will receive personal data about you from various third parties [and public sources] as set out below [DELETE OR ADD TO THIS LIST AS APPROPRIATE]:
  - Technical Data from the following parties:
    - analytics providers [such as Google based outside Kenya];
    - advertising networks based [inside **OR** outside] Kenya; and
    - search information providers [such as Google Search, Bing Google Search, Bing, Yahoo!, Baidu, Yandex, DuckDuckGo, Ask.com, WolframAlpha, based [inside **OR** outside] Kenya].
  - Contact, Financial and Transaction Data from providers of technical, payment and delivery services [such as [the Celo blockchain] based [inside **OR** outside] Kenya].
  - Identity and Contact Data from data brokers or aggregators based [inside **OR** outside] Kenya.
  - Identity and Contact Data from publicly available sources [such as Companies House and the Electoral Register based inside Kenya].

#### 4. **How we use your personal data**

We will only use your personal data when the law allows us to. Most commonly, we will use your personal data in the following circumstances:

- Where we need to perform the contract we are about to enter into or have entered into with you.
- Where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests.
- Where we need to comply with a legal obligation.

See the table below to find out more about the types of lawful basis that we will rely on to process your personal data.

Generally, we do not rely on consent as a legal basis for processing your personal data although we will get your consent before sending third party direct marketing communications to you via email or text message. You have the right to withdraw consent to marketing at any time by contacting us.

**Purposes for which we will use your personal data**

We have set out below, in a table format, a description of all the ways we plan to use your personal data, and which of the legal bases we rely on to do so. We have also identified what our legitimate interests are where appropriate.

Note that we may process your personal data for more than one lawful ground depending on the specific purpose for which we are using your data. Please contact us if you need details about the specific legal ground we are relying on to process your personal data where more than one ground has been set out in the table below.

<b>Purpose/Activity</b>	<b>Type of data</b>	<b>Lawful basis for processing including basis of legitimate interest</b>
To register you as a new customer	(a) Identity (b) Contact	Performance of a contract with you
To process and deliver your order including:  (a) Manage payments, fees and charges  (b) Collect and recover money owed to us	(a) Identity (b) Contact (c) Financial (d) Transaction (e) Marketing and Communications	(a) Performance of a contract with you  (b) Necessary for our legitimate interests (to recover debts due to us)
To manage our relationship with you which will include:  (a) Notifying you about changes to our terms or privacy policy	(a) Identity (b) Contact (c) Profile (d) Marketing and Communications	(a) Performance of a contract with you  (b) Necessary to comply with a legal obligation  (c) Necessary for our legitimate interests (to keep

<p>(b) Asking you to leave a review or take a survey</p>		<p>our records updated and to study how customers use our products/services)</p>
<p>To enable you to partake in a prize draw, competition or complete a survey</p>	<p>(a) Identity (b) Contact (c) Profile (d) Usage (e) Marketing and Communications</p>	<p>(a) Performance of a contract with you  (b) Necessary for our legitimate interests (to study how customers use our products/services, to develop them and grow our business)</p>
<p>To administer and protect our business and this website (including troubleshooting, data analysis, testing, system maintenance, support, reporting and hosting of data)</p>	<p>(a) Identity (b) Contact (c) Technical</p>	<p>(a) Necessary for our legitimate interests (for running our business, provision of administration and IT services, network security, to prevent fraud and in the context of a business reorganisation or group restructuring exercise)  (b) Necessary to comply with a legal obligation</p>
<p>To deliver relevant website content and advertisements to you and measure or understand the effectiveness of the advertising we serve to you</p>	<p>(a) Identity (b) Contact (c) Profile (d) Usage (e) Marketing and Communications  (f) Technical</p>	<p>Necessary for our legitimate interests (to study how customers use our products/services, to develop them, to grow our business and to inform our marketing strategy)</p>
<p>To use data analytics to improve our website, products/services, marketing, customer</p>	<p>(a) Technical  (b) Usage</p>	<p>Necessary for our legitimate interests (to define types of customers for our products and services, to keep our</p>



relationships and experiences		website updated and relevant, to develop our business and to inform our marketing strategy)
To make suggestions and recommendations to you about goods or services that may be of interest to you	(a) Identity (b) Contact (c) Technical (d) Usage (e) Profile (f) Marketing and Communications	Necessary for our legitimate interests (to develop our products/services and grow our business)

**Marketing**

We strive to provide you with choices regarding certain personal data uses, particularly around marketing and advertising. For any questions or concerns please contact [support@sargo.io](mailto:support@sargo.io).

**Promotional offers from us**

We may use your Identity, Contact, Technical, Usage and Profile Data to form a view on what we think you may want or need, or what may be of interest to you. This is how we decide which products, services and offers may be relevant for you (we call this marketing).

You will receive marketing communications from us if you have requested information from us or purchased [goods or services] from us and you have not opted out of receiving that marketing.

**Third-party marketing**

We will get your express opt-in consent before we share your personal data with any third party for marketing purposes.

**Opting out**

You can ask us or third parties to stop sending you marketing messages at any time [by logging into the website and checking or unchecking relevant boxes to adjust your marketing preferences **OR** by following the opt-out links on any marketing message sent to you **OR** by contacting us at any time].

Where you opt out of receiving these marketing messages, this will not apply to personal data provided to us as a result of [a product/service purchase, warranty registration, product/service experience or other transactions].

## **Cookie**

You can set your browser to refuse all or some browser cookies, or to alert you when websites set or access cookies. If you disable or refuse cookies, please note that some parts of this website may become inaccessible or not function properly. For more information about the cookies we use, (please see Sargo's Cookie Policy Below.)

## **Change of purpose**

We will only use your personal data 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 you wish to get an explanation as to how the processing for the new purpose is compatible with the original purpose, please contact us.

If we need to use your personal data 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 data without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

## **5. Disclosures of your personal data**

We may share your personal data with the parties set out below for the purposes set out in the table [*Purposes for which we will use your personal data*] above.

- Internal Third Parties as set out in the [*Glossary*].
- External Third Parties as set out in the [*Glossary*].
- [Specific third parties [listed in the table [*Purposes for which we will use your personal data*] above
- Third parties to whom we may choose to sell, transfer or merge parts of our business or our assets. Alternatively, we may seek to acquire other businesses or merge with them. If a change happens to our business, then the new owners may use your personal data in the same way as set out in this privacy policy.

We require all third parties to respect the security of your personal data and to treat it in accordance with the law. We do not allow our third-party service providers to use your personal data for their own purposes and only permit them to process your personal data for specified purposes and in accordance with our instructions.

## 6. International transfers

[IF NO TRANSFERS OUT OF KENYA OCCUR:] [We do not transfer your personal data outside Kenya).

**OR**

[IF TRANSFERS OUT OF KENYA OCCUR:] We may share your personal data with selected / required parties. This could involve transferring your data outside Kenya.

[Many of our external third parties are based outside Kenya so their processing of your personal data will involve a transfer of data outside Kenya. Especially when using a blockchain.

Whenever we transfer your personal data out of Kenya, we ensure a similar degree of protection is afforded to it by ensuring at least one of the following safeguards is implemented:

- We will only transfer your personal data to countries that have been deemed to provide an adequate level of protection for personal data..
- Where we use certain service providers, we may use specific contracts approved for use in Kenya which give personal data the same protection it has in Kenya. For further detail, please contact us if you want further information on the specific mechanism used by us when transferring your personal data out of Kenya.

## **7. Data security**

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

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

## **8. Data retention**

### **How long will you use my personal data for?**

We will only retain your personal data for as long as reasonably necessary to fulfil the purposes we collected it for, including for the purposes of satisfying any legal, regulatory, tax, accounting or reporting requirements. We may retain your personal data for a longer period in the event of a complaint or if we reasonably believe there is a prospect of litigation in respect to our relationship with you.

To determine the appropriate retention period for personal data, we consider the amount, nature and sensitivity of the personal data, the potential risk of harm from unauthorised use or disclosure of your personal data, the purposes for which we process your personal data and whether we can achieve those purposes through other means, and the applicable legal, regulatory, tax, accounting or other requirements.

[Details of retention periods for different aspects of your personal data can be requested from us by contacting us **OR** using information in the table [*Purposes for which we will use your personal data*] above].

### **OR**

By law we have to keep basic information about our customers (including Contact, Identity, Financial and Transaction Data) for [six] years after they cease being customers for [tax] purposes.

In some circumstances you can ask us to delete your data: see [*your legal rights*] below for further information.

In some circumstances we will anonymise your personal data (so that it can no longer be associated with you) for research or statistical purposes, in which case we may use this information indefinitely without further notice to you.

## **9. Your legal rights**

Under certain circumstances, you have rights under data protection laws in relation to your personal data.

1. Request access to your personal data
2. Request correction of your personal data
3. Request erasure of your personal data

4. Object to processing of your personal data
5. Request restriction of processing your personal data
6. Request transfer of your personal data
7. Right to withdraw consent

If you wish to exercise any of the rights set out above, please contact us via [support@sargo.io](mailto:support@sargo.io)

### **No fee usually required**

You will not have to pay a fee to access your personal data (or to exercise any of the other rights). However, we may charge a reasonable fee if your request is clearly unfounded, repetitive or excessive. Alternatively, we could refuse to comply with your request in these circumstances.

### **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 your personal data (or to exercise any of your other rights). This is a security measure to ensure that personal data is not disclosed to any person who has no right to receive it. We may also contact you to ask you for further information in relation to your request to speed up our response.

### **Time limit to respond**

We try to respond to all legitimate requests within one month. Occasionally it could take us longer than a month if your request is particularly complex or you have made a number of requests. In this case, we will notify you and keep you updated.

## **10. Glossary**

### **LAWFUL BASIS**

**Legitimate Interest** means the interest of our business in conducting and managing our business to enable us to give you the best service/product and the best and most secure experience. We make sure we consider and balance any potential impact on you (both positive and negative) and your rights before we process your personal data for our legitimate interests. We do not use your personal data for activities where our interests are overridden by the impact on you (unless we have your consent or are otherwise required or permitted to by law). You can obtain further information about how we assess our legitimate interests against any potential impact on you in respect of specific activities by contacting us.

**Performance of Contract** means processing your data where it is necessary for the performance of a contract to which you are a party or to take steps at your request before entering into such a contract.

**Comply with a legal obligation** means processing your personal data where it is necessary for compliance with a legal obligation that we are subject to.

## THIRD PARTIES

### Internal Third Parties

Other companies [acting as joint controllers or processors] and who are based [in the UK and/or other countries] and provide [IT and system administration service].

### External Third Parties

- Service providers [acting as processors] based [in the UK and/or other countries] who provide [IT and system administration services].
- Professional advisers [acting as processors or joint controllers] including lawyers, bankers, auditors and insurers who provide [consultancy, banking, legal, insurance and accounting services].
- HM Revenue & Customs, regulators and other authorities [acting as processors or joint controllers] based [in the United Kingdom] [who require reporting of processing activities in certain circumstances].
- Other parties such as Know Your Customer providers, researchers, fraud prevention agencies.

## YOUR LEGAL RIGHTS

You have the right to:

**Request access** to your personal data (commonly known as a "data subject access request"). This enables you to receive a copy of the personal data we hold about you and to check that we are lawfully processing it.

**Request correction** of the personal data that we hold about you. This enables you to have any incomplete or inaccurate data we hold about you corrected, though we may need to verify the accuracy of the new data you provide to us.

**Request erasure** of your personal data. This enables you to ask us to delete or remove personal data 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 data where you have successfully exercised your right to object to processing (see below), where we may have processed your information unlawfully or where we are required to erase your personal data to comply with local law. Note, however, that we may not always be able to comply with your request of erasure for specific legal reasons which will be notified to you, if applicable, at the time of your request.

**Object to processing** of your personal data 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 as you feel it impacts on your fundamental rights and freedoms. You also have the right to object where we are processing your personal data for direct marketing purposes. In some cases, we may demonstrate that we have compelling legitimate grounds to process your information which override your rights and freedoms.

**Request restriction of processing** of your personal data. This enables you to ask us to suspend the processing of your personal data in the following scenarios:

- If you want us to establish the data's accuracy.
- Where our use of the data is unlawful but you do not want us to erase it.
- Where you need us to hold the data even if we no longer require it as you need it to establish, exercise or defend legal claims.
- You have objected to our use of your data but we need to verify whether we have overriding legitimate grounds to use it.

**Request the transfer** of your personal data to you or to a third party. We will provide to you, or a third party you have chosen, your personal data in a structured, commonly used, machine-readable format. Note that this right only applies to automated information which you initially provided consent for us to use or where we used the information to perform a contract with you.

**Withdraw consent at any time** where we are relying on consent to process your personal data. However, this will not affect the lawfulness of any processing carried out before you withdraw your consent. If you withdraw your consent, we may not be able to provide certain products or services to you. We will advise you if this is the case at the time you withdraw your consent.

## Sargo Cookies Policy

Our website uses cookies to distinguish you from other users of our website. This helps us to provide you with a good experience when you browse our website and also allows us to improve our site.

A cookie is a small file of letters and numbers that we store on your browser or the hard drive of your computer if you agree. Cookies contain information that is transferred to your computer's hard drive.

We use the following cookies:

- **Strictly necessary cookies.** These are cookies that are required for the operation of our website. They include, for example, cookies that enable you to log into secure areas of our website and use Sargo's advertising service and escrow feature.
- **Analytical or performance cookies.** These allow us to recognise and count the number of visitors and to see how visitors move around our website when they are using it. This helps us to improve the way our website works, for example, by ensuring that users are finding what they are looking for easily.
- **Functionality cookies.** These are used to recognise you when you return to our website. This enables us to personalise our content for you, greet you by name and remember your preferences (for example, your choice of language or region).
- **Targeting cookies.** These cookies record your visit to our website, the pages you have visited and the links you have followed. We will use this information to make our website and the advertising displayed on it more relevant to your interests. [We may also share this information with third parties for this purpose.]

You can find more information about the individual cookies we use and the purposes for which we use them in the table below:

Cookie Name	Purpose
<b>1. Account-related cookies</b>	When you create an account with Sargo, we utilise cookies to facilitate the signup process and for administrative purposes. These cookies are primarily designed to enhance your experience by remembering your preferences and settings, streamlining future logins. While they are typically removed upon exit from the website (logout), in certain instances, they may be stored on your device to ensure continuity across sessions.



<p><b>2. Login-related cookies</b></p>	<p>We use cookies when you're logged in to ensure a smooth experience when you use our website and services. Elements such as information about your device, browser, and device ports through which the web resource is accessed are taken into account. This way, you won't have to log in every time you visit a new page within our website. These cookies are typically removed or cleared when you logout so that you can access restricted features and areas only when logged in.</p>
<p><b>3. Order-processing-related cookies</b></p>	<p>In order to facilitate efficient order processing, Sargo employs essential cookies to retain your order information as you navigate through different pages on our website. These cookies are instrumental in ensuring the accuracy and completion of your transaction..</p>
<p><b>4. Survey-related cookies</b></p>	<p>From time to time, Sargo may conduct user surveys and questionnaires to offer valuable insights and tools, as well as to better understand our user base. To facilitate this process, we may utilise cookies to identify participants and maintain survey progress across page transitions, thereby delivering accurate results and enhancing user experience.</p>
<p><b>5. Forms-related cookies</b></p>	<p>When you submit information via forms, such as those on contact or comment pages, Sargo may employ cookies to remember your user details for future reference. This ensures convenience and efficiency by eliminating the need for repetitive data entry.</p>
<p><b>6. Site-related cookies</b></p>	<p>To ensure you have a great experience on our website, we provide you the functionality to set your preferences for how this website runs when you use it. In order to remember your preferences, we use cookies so that this information can be recalled whenever you interact with a page on our website that's affected by your preferences.</p>

Please note that third parties may also use cookies, over which we have no control. These named third parties may include, for example, advertising networks and providers of external services like web traffic analysis services. These third party cookies are likely to be analytical cookies or performance cookies or targeting cookies

## Third-Party Cookies

Please note that third parties may also use cookies, over which we have no control. These named third parties may include, for example, advertising networks and providers of external services like web traffic analysis services. This section details which third-party cookies you might encounter through our website:

1. Our website uses third-party analytics tools, such as Google Analytics, to help us understand how you use Sargo, and identify ways to improve your experience. These cookies might monitor information such as your duration of visit on our site and the specific pages you browse. For further details regarding Google Analytics cookies, please refer to the official Google Analytics page.
2. From time to time, we experiment with new features to help improve and refine the delivery of our website. These cookies play a role to ensure that you receive a consistent experience on our website while providing insights into which enhancements are most valued by our users.
3. As a marketplace, it is important for us to understand statistics regarding the number of visitors to our website who actually make a purchase and we use cookies to track this data. This is important to you as it helps us make accurate business predictions that enable us to monitor our advertising and product costs to ensure the best price for you.
4. Various third-party entities may advertise on our behalf. Affiliate cookies enable us to track if our clients have been redirected to our website via these third-party platforms, enabling us to attribute their visit appropriately.

However, if you use your browser settings to block all cookies (including essential cookies) you may not be able to access all or parts of our website.

Except for essential cookies, all cookies will expire after 30 days.