

Scope and Consent

You accept this Privacy Policy when you sign up for, access, or use our products, services, content, features, technologies or functions offered on our website and all related sites, applications, and services (collectively "Shika365 Services"). This Privacy Policy applies Ghana law and is intended to govern the use of Shika365 Services by our users (including, without limitation those who use the Shika365 Services in the course of their trade or business) in the Ghana, unless otherwise agreed through contract. We may amend this Privacy Policy at any time by posting a revised version on our website. The revised version will be effective as of the published effective date. In addition, if the revised version includes a substantial change, we will provide you with 30 days' prior notice by posting notice of the change on the "Policy Updates" page of our website. After this 30-day notice period, you will be considered as having expressly consented to all amendments to this Privacy Policy.

Collection of Personal Information

We collect the following types of personal information in order to provide you with the use of Shika365 Services, and to help us personalize and improve your experience.

Information we collect automatically:

When you use Shika365 Services, we collect information sent to us by your computer, mobile phone or other access device. The information sent to us includes, but is not limited to, the following: data about the pages you access, computer IP address, device ID or unique identifier, device type, geolocation information, computer and connection information, mobile network information, statistics on page views, traffic to and from the sites, referral URL, ad data, and standard web log data and other information. We also collect anonymous information through our use of cookies and web beacons

We may collect and store any information you provide us when you use Shika365 Services, including when you add information on a web form, add or update your account information.

When you use Shika365 Services, we also collect information about your transactions and your activities. In addition, if you open a Shika365 account or use Shika365 Services, we may collect the following types of information:

Contact information, such as your name, address, phone, email and other similar information.
Financial information, such as Mobile Wallet Account and/or credit card numbers that you link to your Shika365 account or give us when you use Shika365 Services.

Authentication and Fraud Detection

In order to help protect you from fraud and misuse of your personal information, we may collect information about you and your interactions with Shika365 Services. We may also evaluate your computer, mobile phone or other access device to identify any malicious software or activity.

Using Your Mobile Device

We may offer you the ability to connect with Shika365 Services using a mobile device, either through a mobile application or via a mobile optimized website. The provisions of this Privacy Policy apply to all such mobile access and use of mobile devices.

When you download or use our mobile applications, or access one of our mobile optimized sites, we may receive information about your location and your mobile device, including a unique identifier for your device. We may use this information to provide you with location-based services, such as advertising, search results, and other personalized content. Most mobile devices allow you to control or disable location services in the device's settings menu. If you have questions about how to disable your device's location services, we recommend you contact your mobile service carrier or the manufacture of your particular device.

How We Use the Personal Information We Collect

Our primary purpose in collecting personal information is to provide you with a secure, smooth, efficient, and customized experience. We may use your personal information to:

- provide Shika365 Services and customer support;
- process transactions and send notices about your transactions;
- verify your identity, including during account creation and password reset processes;
- resolve disputes, collect fees, and troubleshoot problems;
- manage risk, or to detect, prevent, and/or remediate fraud or other potentially prohibited or illegal activities;
- detect, prevent or remediate violations of policies or applicable user agreements;
- improve the Shika365 Services by customizing your user experience;
- measure the performance of the Shika365 Services and improve their content and layout;
- manage and protect our information technology infrastructure;
- provide targeted marketing and advertising, provide service update notices, and deliver promotional offers based on your communication preferences;
- contact you at any telephone number, by placing a voice call or through text (SMS) or email messaging, as authorized by our User Agreement;

Marketing

We do not sell or rent your personal information to third parties for their marketing purposes without your explicit consent. We may combine your personal information with information we collect from other companies and use it to improve and personalize Shika365 Services, content, and advertising.

How We Use Cookies and Similar Technologies

When you access our website or use Shika365 Services, we (including companies we work with) may place small data files on your computer or other device. These data files may be cookies, pixel tags, e-tags, "Flash cookies," or other local storage provided by your browser or associated applications (collectively "Cookies").

You are free to decline our Cookies if your browser or browser add-on permits, unless our Cookies are required to prevent fraud or ensure the security of websites we control. However, declining our Cookies may interfere with your use of our website and Shika365 Services.

Do Not Track: Do Not Track (DNT) is an optional browser setting that allows you to express your preferences regarding tracking by advertisers and other third-parties. We do not currently respond to DNT signals. We do, however, provide you notice of the tracking by advertisers and other third parties in our Privacy and Cookies policies.

How We Protect and Store Personal Information

Throughout this Privacy Policy, we use the term "personal information" to describe information that can be associated with a specific person and can be used to identify that person. We do not consider personal information to include information that has been made anonymous so that it does not identify a specific user.

Our operations are supported by a network of computers, cloud-based servers, and other infrastructure and information technology, including, but not limited to, the use of third-party service providers. We, and third-party service providers on our behalf, store and process your personal information in the Ghana and elsewhere in the world. If your information is transferred to other countries, including countries which may not have data protection laws that provide the same level of protection that exists in your country, we will protect the information as described in this Privacy Policy.

We protect your information using physical, technical, and administrative security measures to reduce the risks of loss, misuse, unauthorized access, disclosure and alteration. Some of the safeguards we use are firewalls and data encryption, physical access controls to data centers, and information access authorization controls.

How We Share Personal Information with Other Shika365 Users

When transacting with others, we may provide those parties with information about you necessary to complete the transaction, such as your name, account ID, contact details, shipping and billing address, or other information needed to promote the reliability and security of the transaction. If a transaction is held, fails, or is later invalidated, we may also provide details of the unsuccessful transaction. To facilitate dispute resolution, we may provide a buyer with the seller's address so that goods can be returned to the seller. The receiving party is not allowed to use this information for unrelated purposes, such as to directly market to you, unless you have agreed to it. Contacting users with unwanted or threatening messages is against our policies and constitutes a violation of our User Agreement.

If someone is sending you money and enters your email address or phone number, we will provide them your registered name so they can verify they are sending the money to the correct account.

We work with third parties, including merchants, to enable them to accept or send payments from or to you using Shika365. We use this information to confirm that you are a Shika365 customer and that Shika365 as a form of payment can be enabled, or to send you notification of payment status. Also, if you request that we validate your status as a Shika365 customer with a third party, we will do so.

How We Share Personal Information with Other Third Parties

We may share your personal information we collect from you, including your name, contact details, and transactions and activities, with:

Law enforcement, government officials, or other third parties pursuant to a subpoena, court order, or other legal process or requirement applicable to Shika365 or one of its affiliates; when we need to do so to comply with law or credit card rules; or when we believe, in our sole discretion, that the disclosure of personal information is necessary to prevent physical harm or financial loss, to report suspected illegal activity or to investigate violations of our User Agreement.

How You Can Access or Change Your Personal Information

You can review and edit your personal information at any time by logging in to your account and reviewing your account settings and profile. You can also close your account through the Shika365 website. If you close your Shika365 account, we will mark your account in our database as "Closed," but may retain personal information from your account for a certain period of time and disclose it in a manner consistent with our practices under this Privacy Policy for accounts that are not closed.

How You Can Contact Us about Privacy Questions

If you have questions or concerns regarding this Privacy Policy, you should contact us by using this [form](#)