

Letshego Ghana Savings and Loans PLC Privacy Notice

Last updated: 20th December, 2025

1. PURPOSE OF THIS NOTICE

At Letshego Ghana Savings and Loans PLC, we are committed to safeguarding your personal data and ensuring transparency in how we handle it. At Letshego Ghana Savings and Loans PLC, we prioritize the protection of your personal data and are dedicated to maintaining transparency in how we manage it. This Privacy Notice outlines the categories of personal data we collect, the reasons for collecting it, and how we process, store, and protect your information. It also highlights your rights regarding your data and provide guidance on how to exercise these rights. Our commitment is to earn and maintain your trust by fully complying with the Ghana Data Protection Act 2012 (Act 843) and relevant data protection laws to ensure the security of your personal information.

Please read the following carefully to understand our practices regarding your personal data and how we will treat it.

2. INFORMATION WE COLLECT AND HOLD ABOUT YOU

We collect various types of information in relation to the products and services we provide to you, including;

- Your personal details (such as your name, address, date of birth, marital status, sex, occupation, next of kin.)
- Contact Information: Email address, phone number, WhatsApp number, mailing address
- Financial Information: Bank Account Numbers, Mobile money number, income (bank statement) and other financial details.
- details of any services you have received from us;
- our correspondence and communications with you;
- information about any complaints and enquiries you make to us;
- information from research, surveys, and marketing activities
- Information we receive from other sources, such as publicly available information, information provided by your Employer.

Ghana | Letshego Ghana Savings and Loans PLC, Ground & 2nd Floor, Allied Heights | Abelemkpe, Accra | Tel: (+233) 302 208 333 | Fax: (+233) 302 208 333
Letshego Holdings Limited incorporated in Botswana, Registration Number Co.98/442. Letshego Holdings Limited is listed on the Botswana Stock Exchange ISIN BW 000 000 1247

Executive Directors: N. Amankra Tetteh (Chief Executive Officer) (Ghana)

Non-Executive Directors: B. Mankwa (Chairman) (Ghana), G. Kitakule (Uganda), C. Sottie (Ghana), C. Lumpa (Zambia) E. Richardson (Ghana) E.A. Asiedu (Ghana)

3. HOW WE USE PERSONAL DATA WE HOLD ABOUT YOU

Your personal data is used to deliver and manage the services you have requested. This includes:

Fulfilling contractual obligations: We process your data to deliver the services you have requested, ensuring we meet our contractual commitments effectively.

Responding to inquiries: Your data helps us address your questions or concerns promptly, whether they relate to our services, products, or other matters.

Maintaining communication: We use your personal information to stay in touch with you throughout our engagement, providing updates and ensuring smooth service delivery.

Ensuring compliance with legal and regulatory requirements: We handle your data in line with applicable laws and regulations to maintain compliance and avoid legal risks.

Security: We implement robust security measures to protect your personal data from unauthorized access, breaches, or misuse, safeguarding your privacy.

4. DATA SHARING

We may be required to share your personal data with third parties in specific circumstances, such as:

- With your consent or as otherwise permitted by law
- When it is necessary to fulfill legal or regulatory obligations, such as disclosures to regulatory authorities or law enforcement agencies.
- In connection with the services we provide, where third-party service providers or partners assist us in delivering our services (for example, IT support or auditors). We ensure that such third parties are contractually bound to protect your personal data in accordance with applicable data protection laws. Where required, we also ensure that these third parties are duly registered and licensed with the Data Protection Commission, thereby upholding the highest standards of data privacy and security.
- When it is essential to protect our rights, property, or safety, or those of our clients or others.

5. DATA SECURITY/PROTECTION

We implement stringent security measures, including encryption, access controls, and regular monitoring, to protect your information from unauthorized access, loss, or misuse. Our commitment to

Data protection ensures that your personal information is handled securely and in accordance with applicable data protection laws.

6. DATA SUBJECT RIGHTS

As a data subject, you have certain rights regarding your personal data, including:

The Right to be Informed

You have the right to be informed about how your personal data is collected, used, and shared. This includes details about the purposes of processing, the retention period, and any recipients of your data.

The Right to Give and Withdraw Consent

You have the right to give consent for the processing of your personal data. If you choose to withdraw your consent at any time, we will cease processing your data for that purpose.

The Right to Amendment and Erasure

You have the right to request corrections to your personal data if it is inaccurate or incomplete, ensuring that your information is always up to date.

The Right to Complain

If you believe that your data protection rights have been violated, you have the right to lodge a complaint with us and the right to lodge a complaint with the relevant data protection regulator. We take such concerns seriously and will investigate your complaint promptly.

To exercise any of these rights, please contact us through the provided channels to express your concerns and seek resolution.

7. DATA RETENTION

We retain your personal data only for as long as necessary to fulfill the purposes for which it was collected, in accordance with our data retention policies and applicable laws.

Please regularly check the Site for the latest version of the privacy policy. This version of the privacy policy was last updated on 23rd May, 2025.

8. REPORTING DATA PROTECTION INCIDENTS

If you suspect or become aware of any actual or potential data protection incident-such as the loss, theft, unauthorized access, disclosure, alteration, or destruction of personal data, you must report it immediately.

8.1 Reporting procedure:

Notify the Data Protection Supervisor (DPS) as soon as possible, ideally within 24 hours of discovering the incident via email at Ghana@letshego.com.gh or by calling (+233) 302 208 333 (ask for the Data Protection Supervisor).

The Data Protection Supervisor will investigate, document findings, take corrective action, and where necessary, notify the Data Protection Commission in accordance with the Ghana Data

Protection Act, 2012 (Act 843).

8.2 Information to include:

- Your name and contact details.
- Date and time the incident was discovered.
- Description of the incident and type of personal data affected.
- Any actions already taken to contain or mitigate the incident.

9. MARKETING AND COMMUNICATION

We may use your personal information to send you promotional materials and updates about our products, services, offers, or events that we believe may be of interest to you. These communications may be sent via email, phone calls, **text messaging (SMS)**, or other electronic channels.

You have the right to opt out of receiving marketing communications at any time. If you no longer wish to receive such messages, you can:

- Click the “unsubscribe” link included in our marketing emails,
- Reply “STOP” to SMS messages, or
- Contact us directly on **(+233) 302 208333**

We will not share your personal data with third parties for marketing purposes without your explicit consent.

10. LINKS TO THIRD-PARTY WEBSITES

You might find external links to third-party websites on the Site. This privacy policy does not apply to your use of any third party website. If you follow a link to any third party website, please check its privacy policies before you submit any personal information to those websites.

If you disclose your personal information to a third party, such as an entity which operates a website linked to the Site, we will not be liable for any loss or damage, howsoever arising, suffered by you as a result of the disclosure of such information to the third party. This is because we do not regulate or control how that third party uses your personal information.

11. COOKIES

We use cookies to personalize and enhance your experience on the Site. Cookie technology comprises of small bits of data or small text files which are given to your browser by our web-server when visiting the Site.

Cookies help us remember information about your visit to the Site, like your country, language and other settings. They can also help us to operate the Site more efficiently and make your next visit easier. As such, cookies are unable to gather information (about you or your computer) or function on their own. Cookies simply enable us to provide a more valuable online experience to you.

By using the Site, you agree to our use of cookies.

You have the right to opt out of receiving marketing communications at any time. If you no longer wish to receive such messages, you can:

- Reply “STOP” to SMS messages, or
- Contact us directly on **(+233) 302 208333**

We will not share your personal data with third parties for marketing purposes without your explicit consent.

12. INTERNATIONAL TRANSFERS OF PERSONAL DATA

Letshego Ghana Savings and Loans Plc is a subsidiary of Letshego Africa Holdings, a pan-African financial services group headquartered in Gaborone, Botswana, with operations across eleven African countries. As part of our group-wide operations, we may collect and transfer your Personal Data across borders to support our business functions. This means your Personal Data may be transferred to countries outside of Ghana, including to our headquarters or other Letshego group entities.

Where such cross-border transfers occur, we take all reasonable steps to ensure that your Personal Data is protected in accordance with applicable data protection laws and best practices in the respective countries. These safeguards may include:

- Ensuring that the receiving country has appropriate data protection laws or regulatory frameworks that align with international standards;
- Entering into data transfer agreements that require the recipient to handle your Personal Data securely and in line with applicable legal requirements;
 - Applying internal policies and group-wide data protection protocols that are consistent with our obligations under the Ghana Data Protection Act, 2012 (Act 843) and comparable laws in other African jurisdictions;
- In specific instances, relying on legal permissions that allow for such data transfers under relevant data protection regulations.

For further information on how your Personal Data is protected during international transfers including any relevant data protection agreements or safeguards in place you may contact us using the details provided in section 12 of this Privacy Notice.

13. Cloud Hosting of Personal Data, Risks and Mitigation

As part of our operations, your Personal Data is hosted on cloud services managed by a trusted third-party provider and may be transferred across borders. These arrangements enable secure and efficient business operations, but certain risks may arise.

13.1 Potential Risks:

- Unauthorized access or data breaches by third-party cloud providers or external parties
- Accidental data loss due to technical failures, system errors, or operational issues
- Cross-border data transfer risks, where your data may be subject to foreign laws and regulations

13.2 Mitigation Measures:

- The cloud service provider has implemented robust security controls, including encryption, access management, and regular security audits.
- Regular data backups and disaster recovery plans are in place to prevent data loss.
- Data transfer agreements ensure that all transfers comply with the Ghana Data Protection Act, 2012 (Act 843), and relevant international standards.
- Continuous monitoring and periodic review of third-party provider helps ensure ongoing compliance and protection of your Personal Data.

For further information on how your Personal Data is protected during international transfers or when hosted on cloud services contact us directly using the details provided therein.

14. UPDATES TO PRIVACY POLICY

We may review and amend this privacy policy as required from time to time to keep it up to date with legal requirements.

Any changes made to this privacy policy in the future will be posted on the Site and your continued use of the Site after any changes or revisions shall indicate your acceptance of the revised terms.

Unless otherwise stated, the current version viewed on the Site shall supersede and replace all previous versions of this privacy policy.

14. CONTACT US

If you have any questions regarding this notice or you would like to speak to us about the manner in which we process your personal data, please send an e-mail to Ghana@letshego.com.gh or visit us at:

Letshego Ghana Savings and Loans PLC
Ground & 2nd Floor, Allied Heights, Abelenkpe, Olusegun Obasanjo Way
Accra
Tel: (+233) 302 20833

<http://www.letshego.com/ghana>