

Privacy Policy

Please read our Privacy Policy before becoming a business or personal user of the VSured application platform. The responsibility is on you to access our privacy policy, including any amendments, and to contact VSured Limited ("We, Us, Our") for any queries you may have.

By using any part of "VSured," you acknowledge and agree to the processing of your personal data under the terms and conditions set out in this privacy policy.

1. Your Privacy Rights

This Privacy Policy outlines your privacy rights regarding the collection, use, storage, sharing, and protection of your personal information. It applies to the platform (comprising the website and/or mobile applications), its applications, services, tools, and content, regardless of how you access or use them.

2. 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 platform, including all related sites, applications, and services (collectively known as VSured). This Policy governs the use of the Service by all users unless otherwise agreed through a written contract. We may amend this Privacy Policy at any time (without recourse to you) by posting a revised version on our Platform and/or through email notification. The revised version will be effective seven (7) days after posting or any other date as communicated by us.

3. Users under the age of 18

VSured is not designed for users under the age of 18, and we do not knowingly collect personal data from users under 18. If you are under 18, please do not use VSured under any circumstance. If you believe we may have any data from a user under 18, please contact us.

4. Your Personal Information

When you use the Service, we collect information sent to us by your computer, mobile phone, or other electronic access devices. The information collected automatically includes, but is not limited to, data about the pages on the Platform you access, your computer IP address, device ID or unique identifier, device type, geo-location information, computer and connection information, mobile network information, statistics on page views, traffic to and from the sites, referral Uniform Resource Locator (URL), ad data, and standard web log data.

We may also collect information directly provided by you, including but not limited to information on web forms, account update information, and correspondence with our support services. Additionally, we collect information about your transactions and activities. Your contact information, such as name, address, phone number, email, etc., and bank account name and numbers (linked to your profile where applicable) are also collected. Information obtained through survey responses, telephone conversations, user inquiries, and other means may be collected and used by us.

We may also use information provided by third parties, such as social media sites and verification agencies. Information about you provided to other websites or platforms by you or any person is not controlled by us, and we are not liable for how they use it.

If the information you provided is incorrect, you can request to update or delete it—however, we may retain information for legitimate business or legal purposes. When responding to a request to update your personal information, we may ask you to verify your identity. We aim to protect information from accidental or malicious destruction, and thus, after you delete information from our services, residual copies may remain on active servers and backup systems.

You have the right to notify us if you believe your personal information is being processed contrary to your consent. We will take reasonable steps to process your personal information according to your consent, or we may delete it based on your instruction. However, we may not comply with unrealistic, impractical, or inimical requests to our compliance with applicable regulations or laws.

5. What we do with your personal information

Our purpose for collecting your personal information is to provide an efficient, enjoyable, and secure customer experience. We may use your information to:

- Provide services and required support
- Process transactions and send transaction-related notices
- Verify your identity
- Resolve disputes, collect fees, and troubleshoot problems
- Manage risk and detect, prevent, or remediate fraud or illegal activities

- Detect, prevent, or remediate violations of policies or user agreements
- Improve the service by implementing aggregate user preferences
- Measure the performance of the services and improve content, technology, and layout
- Manage and protect our information technology infrastructure
- Contact you through your provided contact details
- Notify you of new products, services, offerings, enhancements, or amendments

If we intend to process your personal information for any purpose other than those listed in this policy, we will provide you with relevant information on further processing and seek your consent before commencing the processing.

6. Cookies

Cookies are small files placed on your computer's hard drive that enable the platform or website to identify your computer as you view different pages. Cookies allow websites and applications to store your preferences to present content, options, or functions specific to you. The Platform uses encrypted session cookies, which are erased after a predefined timeout period or when you log out of the Platform and close the browser. Session cookies do not collect information from the user's computer and typically store session identification information that does not personally identify the user.

We do not have access or control over cookies used by our partners, affiliates, and service providers, and we are not responsible for their use of cookies.

7. Chat

Private data, such as direct messages, is not viewable by the public or VSured team, and encrypted data cannot be used in any way. VSured does not hold the keys to decrypt any encrypted private data. Data posted by a user on their public social profile will be viewable to all App visitors with a registered The Shining App account.

8. How we protect your personal information

We store and process your personal information on our computers in Nigeria, Africa, and elsewhere in the world where our facilities are located. Data protection laws vary among countries, and we apply the same protections described in this policy regardless of where your information is processed. You have the right to be informed of the appropriate safeguards for data protection in foreign countries upon request.

We protect your information using physical, technical, and administrative security measures to reduce the risks of loss, misuse, unauthorized access, disclosure, and alteration.

In the event of an actual or suspected breach of your personal information, we will:

- Inform you about the breach and remedial actions taken or to be taken
- Use best efforts to remedy the breach within one (1) month from reporting the breach to you

9. Access to Your Data

You may access your personal information using your secure login credentials to access relevant system features. Alternatively, you may request your personal information by emailing support@VSuredlimited.com. This information should only be used for your own purposes and not to circumvent the Platform or be distributed to other parties to the disadvantage of VSured.

You have the right to request that we stop using your data, return your data to you, or transmit the data directly to another data controller. The withdrawal of your consent at any time does not affect the lawfulness of processing based on your consent before its withdrawal. If you intend to exercise your right, notify us through support@VSured.com, and your request will be promptly treated.

10. How We Share Your Information with Other Relevant Parties

During your transaction, we may provide the corresponding party with information such as your name, account identification

details, contact details, or other information needed for the integrity and security of the transaction. We may also provide details of unsuccessful transactions.

Your pictures and testimonials on our platforms about the Service may be used for limited promotional purposes by VSured or its agents, excluding your trademark or copyright protected materials.

From time to time, we may send you relevant information such as product updates, new functionalities, tips on how to use the Service, and new service offerings.

We may share your personal information in compliance with local or international regulatory requirements, with fraud prevention and risk management agencies, with our service providers, or in compliance with a court order.

11. Security

We will always hold your information securely. To prevent unauthorized access to your information, we have implemented controls and security safeguards at technical and operational levels. This site uses Secure Sockets Layer/Transport Layer Security (SSL/TLS) for secure transmission of your personal data. SSL applies encryption between two points, such as your personal computer (PC) or any other electronic device used to access the Platform, and the connecting server. Data transmitted during the session is encrypted before transmission and decrypted at the receiving end to ensure data cannot be read during transmission.

12. Data Confidentiality Rights

Your information is regarded as confidential and will not be divulged to any third party except under legal and/or regulatory conditions. You have the right to request copies of all information we keep on you by giving us reasonable notice of such a request in writing. While VSured is

responsible for safeguarding the information entrusted to us, you must adopt and enforce appropriate security measures, such as the non-sharing of passwords and other platform login or transaction authentication details, to fulfil confidentiality duties. You are ultimately responsible for the security of your platform login and transaction authentication details.

13. Links to Other Websites

Certain transaction processing channels on the Platform may require links to other websites. Please note that VSured is not responsible for, and has no control over, third-party websites. We do not monitor or review the content of other parties' websites linked from this website. Opinions expressed or materials appearing on such websites are not necessarily shared or endorsed by us, and The Shining Stars should not be regarded as the publisher of such opinions or materials. We are not liable for any liability arising from your interpretation of any information on any third-party website linked to the Platform. We encourage users to read the privacy statements of these third-party sites. You should evaluate the security and trustworthiness of any other site connected to this site or accessed through this site yourself before disclosing any personal information to it. The Shining Stars will not accept any responsibility for any loss or damage resulting from your disclosure to third parties of your personal information.

We reserve the right to modify our Policy at any time without prior notice to you. Ensure you check this Policy regularly to stay updated with any amendments and understand how we use your information.

14. Limitation of Liability

VSured will not be liable for loss of income, profits, business, opportunity, goodwill, contracts, or any indirect, special, incidental, or consequential damages arising out of or in connection with the Service or a failed transaction on the Platform due to a breach of this Policy.

We will not be liable for any loss or damage arising as a result of unauthorized access to the Service if (a) you intentionally or negligently fail to take reasonable precautions to protect your security, access codes, login details, or any device used to access the Service, (b) you fail to promptly notify us of unauthorized access after becoming aware of it, or (c) you act fraudulently.

Our liability to you or any third party in any circumstance of proven liability shall not exceed the fees paid to us in respect of the specific transaction that gave rise to the claim, unless otherwise specified by a court of competent jurisdiction.

Notwithstanding any provision in clauses 12.1, 12.2, and 12.3, limitation of liability shall not apply if we breach any provision of the Nigeria Data Protection Regulation 2019 ("NDPR").

15. Queries and Questions

You have the right to request that we stop using your data or return your data to you. If you intend to exercise your right, kindly notify us via support@VSured.com, and your request will be promptly treated.

Any other complaints, questions, comments, and requests regarding this privacy policy are welcomed and should be addressed to our Data Protection Officer through support@VSuredlimited.com. If your complaints are not sufficiently addressed, you may lodge a complaint with a relevant data protection authority.