

DYER AND BLAIR INVESTMENT BANK PRIVACY POLICY

DYER AND BLAIR INVESTMENT BANK (hereinafter referred to as the “**Company**”, “**we**”, “**us**”, “**our**”) offers you an experience that meets your needs (the needs of our visitors), by using responsibly the information collected when you install, access or use any of our services. . We are committed to protecting your privacy and comply with applicable laws on data protection and privacy.

When you visit our website <http://www.dyerandblair.com/> (the “**Website**”), use our mobile application, as the case may be (the “**App**”) and more generally, use of any of our services (the “**Services**”), we appreciate that you are trusting us with your personal information. We take your privacy very seriously.

This Policy explains how we collect, process and/or use information that we receive via our website, emails received or processed via websites, our mobile application or while you install access or use any of our services. . This Policy also describes how we collect, process, use and share the personal information you provide us with. It also describes your choices regarding use, access, transfer, correction and deletion of your personal information.

Information Collection and Use

We collect data directly to enable us to operate effectively and provide our customers with the best experience possible with our products and services.

Types of Data Collected

✓ Personal Data

While using our Service, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you ("Personal Data"). Personally identifiable information may include, but is not limited to: Email address, Name, National Identification (ID)/Passport Number, Address, State, Province, ZIP/Postal code, City.

We may use your Personal Data to contact you with newsletters, marketing or promotional materials and other information that may be of interest to you. You may opt out of receiving any, or all, of these communications from us by following the unsubscribe link or instructions provided in any email we send.

✓ Usage Data

We may also collect information regarding how the Service is accessed and used ("Usage Data"). This Usage Data may include information such as your computer's Internet Protocol address (e.g. IP address), browser type, browser version, the pages of our Service that you visit, the time and date of your visit, the time spent on those pages, unique device identifiers and other diagnostic data.

✓ Tracking & Cookies Data

We use cookies and similar tracking technologies to track the activity on our Service and hold certain information.

Cookies are files with small amount of data which may include an anonymous unique identifier. Cookies are sent to your browser from a website and stored on your device. Tracking technologies also used are beacons, tags, and scripts to collect and track information and to improve and analyse our Service.

You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our Service.

Examples of Cookies we use: **session cookies** (we use these cookies to operate our Service) and **preference cookies** (we use these cookies to remember your preferences and various settings).

Use of Data

We use the collected data for various purposes;

- To provide and maintain our Service
- To carry out our obligations from any contracts entered into between you and us or to take steps to enter into an agreement with you.
- To meet our regulatory compliance and reporting obligations
- To respond to your queries and complaints to us and any other requests that you may have made to us
- To prevent, detect, and investigate fraud and alleged fraud practices and other crimes
- To verify your identity in order to protect you and your assets
- To notify you about changes to our Service
- To allow you to participate in interactive features of our Service when you choose to do so
- To provide customer support
- To gather analysis or valuable information so that we can improve our Service
- To monitor the usage of our Service
- To detect, prevent and address technical issues
- To provide you with news, special offers and general information about other goods, services and events which we offer that are similar to those that you have already purchased or enquired about unless you have opted not to receive such information

Retention of Data

We will retain your Personal Data only for as long as is necessary for the purposes set out in this Privacy Policy or as required to comply with any legal obligations which we are subject.

We will also retain Usage Data for internal analysis purposes. Usage Data is generally retained for a shorter period of time, except when this data is used to strengthen the security or to

improve the functionality of our Service, or we are legally obligated to retain this data for longer time periods.

Transfer of Data

Data generated from users and personal information is stored and processed within Kenya. However, where we may need to transfer or process your personal information outside our legal jurisdiction, we undertake to ensure that your personal information is processed or transferred in accordance with the Data Protection Act.

Disclosure of Data

- **Business Transaction.** If we are involved in a merger, acquisition or asset sale, your Personal Data may be transferred. We will provide notice before your Personal Data is transferred and becomes subject to a different Privacy Policy.
- **Disclosure for Law Enforcement.** Under certain circumstances, we may be required to disclose your Personal Data if required to do so by law or in response to valid requests by public authorities (e.g. a court or a government agency).

Security of Data

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.

When you have chosen a password, which allows you to access certain products or services, you are responsible for keeping the password confidential. We advise that you keep your password secret, do not share the password with anyone for any purpose. Our customer service agents will never ask you for your password.

Legal Basis for Processing Personal Data under General Data Protection Regulation (GDPR)

If you are from the European Economic Area (EEA), Terms Feed legal basis for collecting and using the personal information described in this Privacy Policy depends on the Personal Data we collect and the specific context in which we collect it.

Terms Feed may process your Personal Data because:

- We need to perform a contract with you
- You have given us permission to do so
- The processing is in our legitimate interests and it's not overridden by your rights
- For payment processing purposes
- To comply with the law

Your Data Protection Rights

You have several rights in relation to your personal data held by us, including:

- The right to access your personal data in our custody.,
- The right of rectification. You have the right to request to have your information rectified if that information is inaccurate or incomplete.
- The right to object or restrict to the processing of all or part of your personal data. We may however continue to process where we have a legitimate reason to do so, or required by law.
- The right to request that we correct or delete false or misleading data about you.
- The right to data portability. You have the right to request to be provided with a copy of your Personal Data in a structured, machine-readable and commonly used format. This will be done at a reasonable cost.

If you would like to contact us in relation to any of the rights set out above, please contact us using the contact details provided below. Please note that to protect your privacy and security we may ask you to verify your identity before responding to such requests.

Service Providers

We may employ third party companies and individuals to facilitate our Service ("Service Providers"), to provide the Service on our behalf, to perform Service-related services or to assist us in analysing how our Service is used.

These third parties have access to your Personal Data only to perform these tasks on our behalf and are obligated not to disclose or use it for any other purpose.

Analytics

We may use third-party Service Providers to monitor and analyse the use of our Service.

✓ Google Analytics

Google Analytics is a web analytics service offered by Google that tracks and reports website traffic. Google uses the data collected to track and monitor the use of our Service. This data is shared with other Google services. Google may use the collected data to contextualize and personalize the ads of its own advertising network.

You can opt-out of having made your activity on the Service available to Google Analytics by installing the Google Analytics opt-out browser add-on. The add-on prevents the Google Analytics JavaScript (ga.js, analytics.js, and dc.js) from sharing information with Google Analytics about visits activity.

For more information on the privacy practices of Google, please visit the Google Privacy & Terms web page: <http://www.google.com/intl/en/policies/privacy/>

Payments

We may provide paid products and/or services within the Service. In that case, we use third-party services for payment processing (e.g. payment processors).

We will not store or collect your payment card details. That information is provided directly to our third-party payment processors whose use of your personal information is governed by their Privacy Policy. These payment processors adhere to the standards set by PCI-DSS as managed by the PCI Security Standards Council, which is a joint effort of brands like Visa, MasterCard, American Express and Discover. PCI-DSS requirements help ensure the secure handling of payment information.

Links to Other Sites

Our Service may contain links to other sites that are not operated by us. If you click on a third-party links, you will be directed to that third party's site. We strongly advise you to review the Privacy Policy of every site you visit.

We have no control over and assume no responsibility for the content, privacy policies or practices of any third-party sites or services.

Children's Privacy

Our Service does not address anyone under the age of 18 ("Children").

We do not knowingly collect personally identifiable information from anyone under the age of 18. If you are a parent or guardian and you are aware that your Children has provided us with Personal Data, please contact us. If we become aware that we have collected Personal Data from children without verification of parental consent, we take steps to remove that information from our servers.

Changes to This Privacy Policy

We may update our Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy on this page.

We will let you know via email and/or a prominent notice on our Service, prior to the change becoming effective and update the "effective date" at the top of this Privacy Policy.

You are advised to review this Privacy Policy periodically for any changes. Changes to this Privacy Policy are effective when they are posted on this page.

Contact Us

If you have any questions about this Privacy Policy, please contact us on or write to us here:

Dyer & Blair Investment Bank, 7th Floor Goodman Tower, Waiyaki Way, P.O Box 45396-00100, Nairobi.