

11-08-2024

## **DATA PROTECTION POLICY**

**1.1** It is hereby understood and agreed that the data herein has been directly obtained from the Customer who has provided this data to Spectrum to facilitate the processing of the Revolving Credit Facility sought by the Customer.

**1.2** It is hereby understood and agreed that by signing this Agreement the Customer:

**1.2.1** Shall provide personal data which is required for facilitating the processing of the Revolving Credit Facility, the establishing and maintenance of business and for the fulfilment of Spectrum's contractual and legal obligation;

**1.2.2** Consents to Spectrum processing the data as per its internal company policy and the Act No. 3 The Data Protection Act 2021 of Zambia ("Data Protection Act");

**1.2.3** Has given consent to Spectrum to continue holding and processing the data provided even after all obligations under the Revolving Credit Facility has been settled for a variety of purposes including but not limited to cross selling, research, product development, analysis of market trends, operation of Spectrum's regulations and procedures;

**1.2.4** is at liberty to exercise its rights as a data subject and as is provided by the Data Protection Act;

**1.2.5** consents to the use of their personal data from time to time by Spectrum to market Spectrum's products. The Customer may opt out of receiving marketing communication at any time within the duration of the Revolving Credit Facility by officially communicating to Spectrum through the prescribed channels of communication.

**1.3** Spectrum undertakes to ensure the personal data provided by the Customer is processed in accordance with the Data Protection Act.

**1.4** For queries and more information on Spectrum's data protection policy and privacy statement, the Customer may contact Spectrum's data protection personnel at : [online@spectrumcredit.co.zm](mailto:online@spectrumcredit.co.zm)

