

PRIVACY POLICY

FLOT PRIVACY POLICY

Effective Date: 21/04/26

1. INTRODUCTION

Flot (“we”, “our” or “us”) is committed to protecting the privacy and personal data of its users.

This Privacy Policy explains how we collect, use, disclose and safeguard your information in compliance with applicable laws and regulations in Sierra Leone, including but not limited to data protection, financial services and cybersecurity obligations.

2. INFORMATION WE COLLECT

We may collect and process the following categories of information:

- Personal identification information including name, date of birth, national ID or other identification details
- Contact information including phone number, email address or residential address.
- Financial and transaction data
- Device and usage data
- Any other information required for Know Your Customer (KYC), Anti-Money Laundering (AML), or counter terrorism obligations.

We only collect data that is necessary, relevant, and proportionate to meet regulatory obligations, including identity verification and transaction monitoring.

3. PURPOSE OF DATA PROCESSING

We process personal data to:

- Provide, operate and maintain our services

- Process transactions and facilitate payments
 - Verify user identity and perform KYC checks
 - Comply with legal and regulatory obligations

 - Detect, prevent, and investigate fraud, abuse, or illegal activity
 - Improve our platform, services, and user experience.
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4. DATA SHARING

We may disclose your data to:

- Licensed financial institutions
- Payment processors and service providers
- Regulatory and law enforcement authorities

- Third-party compliance and identity verification providers

All third parties are required to implement appropriate safeguards and process data only for authorized purposes. We do not sell personal data to third parties.

5. DATA RETENTION

Personal data is retained for as long as necessary to fulfill the purposes for which it was collected, and to comply with legal, financial and regulatory obligations, dispute resolution and security purposes.

Certain data may be retained after account closure for compliance purposes.

6. DATA SECURITY

We implement appropriate technical and organizational measures to protect personal data against unauthorized access, loss, or misuse.

7. USER RIGHTS

Subject to applicable laws and regulatory requirements, you have the right to:

- Request access to your personal data
- Request correction of inaccurate data
- Request deletion where legally permissible

Requests may be subject to regulatory limitations. To exercise your rights, contact us at the details below.

8. COOKIES AND TRACKING

Flot may use cookies and similar technologies to improve functionality and user experience, and analyse usage and improve performance.

9. POLICY UPDATES

This Privacy Policy may be updated periodically to reflect changes in legal, regulatory, or operational requirements. Users will be notified of material changes where required. Continued use of the platform constitutes acceptance of any updates.

10. CONTACT

If you have any privacy-related inquiries, concerns or to exercise your data rights contact us at:
Email: privacy@flotme.ai

Address: 78 Cape Road, Aberdeen

Phone: +23280800100