

TERMS & CONDITIONS

- 1.1 You consent to the Sacco processing your personal information with third parties wherever located and ask all parties that receive your personal information to agree to our private policies.
 - 1.2 You hereby expressly consent and authorise the Sacco to disclose, receive or utilize your personal information or data relating to your account and use the services:
 - i) To and from any local international law enforcement or competent regulatory or government agencies so as to assist in the prevention, detection, investigation or prosecution of criminal activities or fraud;
 - ii) To and from the Sacco's service providers, dealers, agents or any other company that may be or become the Sacco's subsidiary or holding company for reasonable commercial purposes relating to the services.
 - iii) To the Sacco's lawyers, auditors or other professional advisors or to any court or arbitration tribunal in connection with any legal or audit proceedings; and where need be to your loan guarantors (in case of default) and the related third parties.
 - iv) To your mobile service provider in relation to this agreement.
 - v) For reasonable commercial purposes connected to your use of the services, such as marketing and research related activities.
 - vi) To Credit Reference Bureau in accordance with the laws and regulations; and
 - vii) In business practices including but not limited to quality control, training and ensuring effective systems operation.
 2. Permission to process personal information.
 3. You have several rights in relation to the information that we hold about you, including:
 - i) The right to access your personal data in our custody.
 - ii) 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.
 - iii) To correction of false or misleading data; and the right to request that we delete false or misleading data about you.
 4. I, the undersigned confirm that I have read and understood the terms of the this Privacy Policy and hereby give express, unequivocal, free, specific and informed authority to the Sacco and its affiliates to use and process my data pursuant to the terms as set out herein and as further set out in the Sacco's Data Privacy Policy available at the Sacco Website: www.ollin.co.ke
 5. The Account Holder consents and agrees that the Sacco may withhold amounts in any account at any time, if any tax authority requires us to do so, or we are otherwise required by law or pursuant to agreements with tax authority to do so, or if we need to comply with internal policies or with any applicable order or sanction of a tax authority.
 6. The Sacco may request additional information from the Account Holder when required.
 7. The Account Holder authorizes the Sacco to gather, store, use, process, disclose and report to any lawful entity as may be required by any law. You authorize us to disclose any information relating to any transactions to any regulator, tax authority, Credit Reference Agency or any other institution or third party as required by the laws of any country and as we deem necessary.
 8. These terms are subject to the laws of the Republic of Kenya.
 9. Any dispute, difference or question whatsoever which may arise between the parties including the interpretation of right and liabilities of either party shall be referred to the Co-operative Tribunal as stipulated in the Co-operative Act 2004 Section 76 or any statutory modification or re-enactment for the time being in force.
 10. The Account Holder has a right at anytime to lodge a complaint by communicating with the Sacco through the various communication channels provided below. The Sacco will provide you with a reference number upon receipt of your complaint. The Sacco shall respond to your complaint within a reasonable period thereafter. Please quote your reference number when you make a follow up.
- You may exercise your right to lodge a complaint or raise a query about your account, the Sacco's service or products by visiting any of one our branches countrywide or by contacting the Sacco through the following channels.

Email: info@ollin.co.ke

Postal Address: Ollin Sacco Limited

P.O. Box 83 Kerugoya, Kenya

Telephone Number: 0724 256 461

Website: www.ollin.co.ke