



MARKETING AND COMMUNICATION PRIVACY NOTICE

1. Introduction

KUSCCO Housing Co-operative Society Limited is registered as a Data Controller with the Office of the Data Protection Commissioner (ODPC) (Identification: No.112-6005-F782). As a mortgage company, we are committed to ensuring that the personal data we process is handled in accordance with the Data Protection Act 2019.

We communicate with individuals who express interest in our mortgage services and current applicants to keep them informed about relevant information that may assist in their decision-making process.

2. What do we communicate to you about?

We communicate key areas of interest, including but not limited to mortgage products, property listings, client testimonials, and market insights.

Occasionally, we may invite you to participate in market research surveys to improve our services, communications, and mortgage processes.

3. Which communication channels do we use?

KUSCCO Housing communicates using various channels, depending on the contact details provided. These include email, phone, SMS, WhatsApp, social media platforms, postal mail, and other available communication methods.

4. How do we process your personal information?

We may analyze your personal data to better understand your interests and preferences, ensuring that the information we provide is relevant to your needs.

If you've given us your information to attend an event or for an inquiry, we will use that information to share the necessary details. You always have the option to opt out of receiving further communications.

5. Under what legal basis does the processing of my personal data take place?

Under the Data Protection Act 2019, we process personal data based on the following legal grounds:

- **Consent (enquirers):** If you provide us with your contact details, we will request your consent to use them for communication purposes. You can withdraw your consent at any time by contacting us at dpo@kusccohousing.coop or call 0111027203.
- **Contract (applicants):** If you apply for a mortgage or related services, we will provide you with the necessary information to support your application.
- **Legitimate interests (applicants):** We may process personal information for our own legitimate business purposes, such as improving our services and communications. If you prefer that we do not use your data in this way, you can update your contact preferences or reach us at dpo@kusccohousing.coop or 0111027203.

6. What categories of personal data do we use?

To provide relevant information, we may collect and process the following categories of personal data:

- Name
- Contact details
- Date of birth
- Postal code

7. Where do we get your personal data from?

We collect personal data directly from you when you make inquiries, submit loan applications, or participate in events. We may also gather data indirectly through agents or digital marketing activities, including the use of cookies on our website.

8. Who else do we pass this information on to?

Your personal data will only be shared with third parties who assist KUSCCO Housing in providing personalized communications. These may include:

- Providers of digital content for emails (e.g., Google)
 - Service providers who manage communication channels on our behalf
- Your data will not be shared with any third parties for their own marketing purposes.

9. Do we transfer information overseas?

Data may be transferred overseas only when necessary, such as when contact information has been provided to KUSCCO Housing staff or agents in connection with your mortgage inquiry.

10. What are your rights as a data subject?

As a data subject, you have the following rights regarding your personal data:

- To withdraw your consent at any time
- To access the personal data we hold about you
- To rectify inaccuracies in your personal data
- To request deletion or removal of your personal data where applicable
- To restrict the processing of your data
- To obtain your personal data for reuse
- To object to certain types of data processing

11. Who can I contact if I have any queries?

If you have questions regarding how we process your personal data or wish to exercise your rights, please contact KUSCCO Housing Data Protection Officer at dpo@kusccohousing.coop or call 0111 027 203 or you can also write to us at: **Data Protection Office, P.O. Box 28403-00200, Nairobi.**

12. Complaints

If you wish to raise a complaint regarding our handling of your personal data, please contact our Data Protection Officer dpo@kusccohousing.coop or call 0111 027 203. If you are not satisfied with our response, you may lodge a complaint with the Office of the Data Protection Commissioner (ODPC) at <https://www.odpc.go.ke>.

13. Updates to this privacy notice

We may update this privacy notice from time to time to reflect changes in legal, technical, or business developments. When we update our notice, we will inform you through appropriate channels.

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