



Privacy

We take your privacy seriously, and we want you to know how we collect, use, share and protect your information.

This Privacy Policy tells you:

- What information we collect
- How we use that information
- How we may share that information
- How we protect your information
- Your choices regarding your personal information

We may post additional information if more details are needed to explain our privacy practices. It applies to the Brassica Pay products, website and all related sites, applications, services, platforms and tools regardless of how they are used.

Scope and Consent

As a user, you accept this Privacy Policy when you sign up for, access, or use our products, services, content, features, technologies or functions offered on our website and all related sites, applications, and services (collectively referred to as “Brassica Pay Services”).

This Privacy Policy is intended to govern the use of Brassica Pay Services by users (including, without limitation those who use these Brassica Pay Services in the daily course of their trade, practice or business) unless otherwise agreed through contract.

We may amend this Privacy Policy at any time by posting a revised version on our webpages. The revised version will become effective as of the published effective date. Furthermore, if any revised version includes a substantial change in terms, users shall be informed via a notice posted on the "Policy Updates" page of our website.

Information We Collect

Information You Give Us

We receive and may store any information you enter on our websites or provide through our mobile applications. For example, we collect information from you when you create an account, place an order or use any of our services. The

information we collect from you includes things like:

- Your name
- Your phone number
- Your e-mail address
- Your phone number
- Location information

We may also collect information from or about you from other sources, such as through your contact with us, including our customer support team, your results when you respond to surveys, your interactions with members of Brassica Pay or other companies (subject to their privacy policies and applicable law), and from other accounts we have reason to believe you control (whether in part or in whole).

Additionally, for quality and training purposes or for its own protection, Brassica Pay may monitor or record any communications with you or anyone acting on your behalf.

By communicating with Brassica Pay, you acknowledge that your communication may be overheard, monitored, or recorded without further notice or warning.

Third Party Sources

We may also obtain information about you from third parties such as credit bureaus and identity verification services as permitted by law.

Users may also choose to provide us with access to certain personal information stored by third parties such as social media sites (e.g., Facebook and Twitter). However, the information we may receive varies by site and is controlled by that site. By associating a third party account managed by a third party with your Brassica Pay account and authorizing Brassica Pay to have access to this information, you agree that Brassica Pay may collect, store and use this information in accordance with this Privacy Policy.

Automatic Information

Like many other websites, we also collect information through cookies and other automated means. Cookies are commonly used by websites to save data on your computer. The information we collect from cookies may include your IP address, browser and device characteristics, referring URLs, and a record of your interactions with our website. We use cookies to create a more personalized shopping experience on our websites.

Local Information

Some of our websites and mobile applications may collect certain information such as the type of mobile device you're using. To allow any application to identify your location, you must enable this functionality through your mobile device's settings to allow the use of technologies such as Wi-Fi, GPS signals, cell tower position, or other technologies. Brassica Pay has no control over your device's settings.

How We Use The Information We Collect

We use the information we collect for things like:

- Fulfilling orders and requests for services or information
- Processing returns, exchanges and layaway requests
- Tracking and confirming online orders
- Marketing and advertising products and services
- Conducting research and analysis
- Establishing and managing your accounts with us
- Communicating things like special events, sweepstakes, promotions and surveys
- Facilitating interactions with Brassica Pay and others, such as enabling you to e-mail a link to a friend
- Operating, evaluating and improving our business

Additionally we may contact you via electronic means to notify you regarding your account, to troubleshoot problems with your account, to resolve a dispute, to collect fees or monies owed, to poll your opinions through surveys or questionnaires, or as otherwise necessary to service your account.

Furthermore, we may contact you to offer coupons, discounts and promotions, and inform you about Brassica Pay Services.

Finally, we may contact you as necessary to enforce our policies, applicable law, or any agreement we may have with you. When contacting you via phone, to reach you as efficiently as possible we may use, and you consent to receive, autodialled or pre-recorded calls and text messages. Where applicable and permitted by law, you may decline to receive certain communications.

Data Retention

We will retain your information for as long as your account is active or as needed to provide our services, comply with our legal obligations, resolve disputes, and enforce our agreement

How We Share The Information We Collect

Brassica Pay does not sell, rent or trade your personal information to third parties. Brassica Pay may share your information with partner merchants to facilitate

delivery of a service. We may share your information with partners to perform services on our behalf such as:

- Updating customer accounts when a bill is paid
- Scheduling and performing services
- Fulfilling subscription services
- In certain cases, we may be required to share personal information in response to a regulation, court order or subpoena.

We may also share information when we believe it's necessary to comply with the law. We may also share information to respond to a government request or when we believe disclosure is necessary or appropriate to protect the rights, property or safety of Brassica Pay, our customers, or others; to prevent harm or loss; or in connection with an investigation of suspected or actual unlawful activity.

How We Protect The Information We Collect

Brassica Pay uses reasonable security measures to protect the confidentiality of personal information under our control and appropriately limit access to it. Brassica Pay cannot ensure or warrant the security of any information you transmit to us and you do so at your own risk. We use a variety of information security measures to protect your online transactions with us. Our website uses encryption technology, such as Secure Sockets Layer (SSL), to protect your personal information during data transport. SSL protects information you submit via our websites such as ordering information, including your name, email address and your payment details.

Your Choices Regarding The Information We Collect

You may choose to:

- Update and correct your personal information
- Cancel your account or request that we no longer use your information to provide you services
- To do any of these, let us know by one of these methods:
- Follow the directions in a marketing e-mail or direct mail or mobile communication that you receive from us
- Call Brassica Pay with your request and current contact information
- Send an e-mail with your request and current contact information to: customer@brassicagroup.com

Send a letter with your request and current contact information to our address. 3rd Floor - Skylight Square, 211C Osu Badu Street - Airport, Accra