

Duura-Pay Privacy Policy

Last Updated: July 13, 2026

1. Introduction

Duura Technologies Limited ("Duura-Pay," "we," "us," or "our") is committed to protecting the privacy and security of your personal data. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you use the Duura-Pay mobile application and our associated financial services (collectively, the "Services").

We operate in strict compliance with the Nigeria Data Protection Act (NDPA) 2023, Central Bank of Nigeria (CBN) regulations, and other applicable data protection laws. By using our Services, you consent to the practices described in this Policy.

2. Information We Collect

To provide you with efficient and secure financial services, we collect various types of personal data, as outlined in our Terms and Conditions:

2.1. Personal Identity and KYC Data

- Full Legal Name, Date of Birth, and Gender.
- **Contact Information:** Residential address, email address, and mobile phone number.
- **Government Identifiers:** Bank Verification Number (BVN) and National Identification Number (NIN).
- **Identity Documents:** Images of government-issued IDs (e.g., International Passport, Driver's License) captured via your device camera for Know Your Customer (KYC) verification.

2.2. Financial and Transactional Data

- **Account Details:** Information related to your Duura-Pay wallets, savings, and current accounts.
- **Transaction History:** Details of funds transfers, bill payments, and NFC-enabled or QR code transactions.
- **Linked Accounts:** Information from external bank accounts connected via our Open Banking integration.

2.3. Biometric and Multimedia Data

- **Biometric Data:** Fingerprint or facial recognition data used for secure authentication (processed locally on your device or as permitted by law).
- **Audio and Multimedia:** Voice notes and images sent via our MemoTransfer feature or other multimedia messaging services.

2.4. Technical and Usage Data

- **Device Information:** IP address, device type, operating system, and unique device identifiers.
- **Location Data:** Geolocation information for security, fraud prevention, and localized services.
- **Usage Patterns:** Data on how you interact with the App, including navigation paths and

feature usage.

3. How We Use Your Information

We process your personal data based on several legal grounds, including the performance of our contract with you, legal obligations, and our legitimate business interests. Purposes include:

- **Service Delivery:** Processing transactions, managing accounts, and facilitating bill payments.
- **Identity Verification:** Conducting KYC and AML (Anti-Money Laundering) checks to prevent fraud and financial crimes.
- **Security:** Authenticating access through biometrics and monitoring for unauthorized activity.
- **Communication:** Sending transaction alerts, security updates, and promotional offers (subject to your preferences).
- **Improvement:** Analyzing usage data to enhance App functionality and user experience.

4. Data Sharing and Disclosure

We do not sell your personal data. However, we may share your information with:

- **Regulatory Authorities:** The Central Bank of Nigeria (CBN), law enforcement agencies, or other government bodies as required by law (e.g., for AML/CFT compliance or the Right of Set-Off).
- **Service Providers:** Third-party partners who assist in KYC verification, payment processing, and technical support.
- **Open Banking Partners:** Financial institutions you choose to link with your Duura-Pay account.
- **Affiliates:** Members of the Duura-Pay corporate group for internal administrative purposes.

5. Data Security

Duura-Pay employs industry-standard encryption and security protocols to protect your data from unauthorized access, loss, or alteration. We utilize:

- **Advanced Encryption:** For data at rest and in transit.
- **Secure Authentication:** Multi-factor authentication (MFA) and biometric security.
- **Regular Audits:** Periodic security assessments to identify and mitigate vulnerabilities.

6. Your Data Protection Rights

Under the NDPA 2023, you have the following rights:

- **Right to Access:** Request a copy of the personal data we hold about you.
- **Right to Rectification:** Request correction of inaccurate or incomplete data.
- **Right to Erasure:** Request deletion of your data, subject to legal retention requirements.
- **Right to Object:** Object to the processing of your data for marketing or other specific purposes.

- **Right to Data Portability:** Request the transfer of your data to another service provider.

7. Data Retention

We retain your personal data only for as long as necessary to fulfill the purposes for which it was collected, including satisfying any legal, accounting, or regulatory requirements.

8. Third-Party Links

Our App may contain links to third-party websites or services. Duura-Pay is not responsible for the privacy practices of these third parties. We encourage you to read their privacy policies before providing any information.

9. Changes to This Policy

We may update this Privacy Policy from time to time. Any changes will be posted on the App or our website, and your continued use of the Services constitutes acceptance of the revised Policy.

10. Contact Us

For any questions, concerns, or requests regarding your privacy, please contact our Data Protection Officer:

Duura Technologies Limited

No 40 Law School Road, Opposite FirstBank, Abuja

Email: admin@duura.online

Phone: +234 810 064 5569