

Kaprex Privacy Policy

Effective Date: April 22, 2025

Kaprex is committed to protecting the privacy and personal data of our customers, employees, and stakeholders in compliance with Ghana's Data Protection Act, 2012 (Act 843). This Privacy Policy outlines how we collect, process, store, and protect personal data to ensure transparency, accountability, and respect for your privacy rights.

1. Scope and Application

This policy applies to all personal data collected, processed, or stored by Kaprex, whether through our website, services, or other interactions. It applies to data subjects within Ghana and those whose data originates in Ghana, as stipulated by the Data Protection Act, 2012. Personal data is defined as information about an identifiable individual, including but not limited to names, contact details, and transaction records.

2. Data Protection Principles

In accordance with Section 17 of the Data Protection Act, 2012, Kaprex adheres to the following principles when processing personal data:

- **Accountability:** We are responsible for ensuring compliance with data protection measures and maintaining auditable records.
- **Lawfulness:** Data is processed in a lawful and reasonable manner, with consent or legal justification.
- **Purpose Specification:** Data is collected for specific, explicit, and legitimate purposes.
- **Compatibility:** Further processing aligns with the original purpose of collection.
- **Quality:** We ensure data is accurate, complete, and up-to-date.
- **Openness:** Data subjects are informed about data collection and their rights.
- **Security Safeguards:** We implement technical and organizational measures to protect data.

- **Data Subject Participation:** Data subjects can access, rectify, or request erasure of their data.
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3. Data Collection

We collect personal data when you:

- Register for or use our services.
- Complete forms or surveys on our website or platforms.
- Contact us via email, phone, or in-person.
- Engage with us as an employee, vendor, or partner.

Types of Data Collected:

- **Identity Data:** Name, date of birth, or identification numbers.
- **Contact Data:** Email address, phone number, or mailing address.
- **Transaction Data:** Payment details or service usage history.
- **Technical Data:** IP address, browser type, or device information (collected via cookies, with consent).

We only collect data that is necessary, relevant, and not excessive for the intended purpose, as required by Section 18 of the Data Protection Act.

4. Purpose of Data Processing

Personal data is processed for the following purposes:

- To provide and improve our services.
 - To process transactions and fulfill contractual obligations.
 - To communicate with you regarding updates, inquiries, or promotions (with consent).
 - To comply with legal obligations, such as tax or regulatory reporting.
 - To enhance security and prevent fraud.
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5. Legal Basis for Processing

We process personal data based on:

- **Consent:** Freely given, specific, and informed consent from the data subject (Section 20, Act 843).
 - **Contract:** Necessary for fulfilling a contract with the data subject.
 - **Legal Obligation:** Required by Ghanaian law or regulatory authorities.
 - **Legitimate Interest:** For purposes such as fraud prevention, provided it does not infringe on data subject rights.
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6. Data Sharing and Disclosure

Kaprex may share personal data with:

- **Service Providers:** Data processors (e.g., payment gateways) under written contracts ensuring compliance with Act 843 (Section 30).
- **Regulatory Authorities:** When required by law or to fulfill legal obligations.
- **International Partners:** Only with prior notification to the Data Protection Commission and assurance of equivalent data protection standards (Section 40, Act 929).

We do not sell or offer to sell personal data, as prohibited by Act 843.

7. Data Security

We implement reasonable technical and organizational measures to secure personal data, including:

- Encryption of sensitive data during transmission and storage.
- Access controls to limit data access to authorized personnel.
- Regular security audits and compliance monitoring.
- Industry-standard practices to prevent unauthorized access or breaches (Section 28, Act 843).

In the event of a data breach, we will notify affected data subjects and the Data Protection Commission within a reasonable timeframe, as required by Section 31.

8. Data Subject Rights

Under the Data Protection Act, 2012, you have the following rights:

- **Right to be Informed:** We will notify you of the purpose, recipients, and consequences of data collection.
- **Right to Access:** You may request confirmation of whether we hold your data and access a copy.
- **Right to Rectification:** You may request correction of inaccurate or incomplete data.
- **Right to Erasure:** You may request deletion of data no longer needed or processed unlawfully.
- **Right to Object:** You may object to processing for direct marketing or other purposes that infringe your rights.
- **Right to Compensation:** You may seek compensation for damages due to non-compliance.

To exercise these rights, contact our Data Protection Supervisor at [insert contact email]. We will respond within a reasonable timeframe, as mandated by the Act.

9. International Data Transfers

If personal data is transferred outside Ghana, we ensure:

- The recipient country has equivalent data protection laws.
- The Data Protection Commission is notified of the transfer and destination (Section 15, Act 843).
- Appropriate safeguards, such as contractual clauses, are in place.

Data merely transiting through Ghana is not subject to this policy (Section 45(4)).

10. Cookies and Tracking

Our website may use cookies to enhance user experience. Cookies are only used with your consent, and you may disable them via browser settings. We provide a cookie notice detailing the types and purposes of cookies used.

11. Data Retention

We retain personal data only for as long as necessary to fulfill the purpose of collection or meet legal requirements. Data no longer needed is securely deleted or anonymized.

12. Third-Party Links

Our website may contain links to third-party sites. Kaprex is not responsible for the privacy practices of these sites. We recommend reviewing their privacy policies before sharing personal data.

13. Compliance and Governance

Kaprex is registered with the Data Protection Commission and renews registration every two years, as required. Our Data Protection Supervisor oversees compliance, conducts Data Protection Impact Assessments (DPIAs) when necessary, and ensures adherence to Act 843.

14. Contact Us

For questions, complaints, or to exercise your data subject rights, contact:

support@kaprex.io

You may also lodge complaints with the Data Protection Commission at support@dataprotection.org.gh.

15. Updates to This Policy

We may update this policy to reflect legal or operational changes. Updates will be communicated via our website or direct notification. The latest version is always available at

<https://kaprex.io>

Kaprex is dedicated to fostering trust through responsible data practices. Thank you for choosing us.