

PRIVACY POLICY

1. Introduction

- 1.1 Africa Business Venture is committed to safeguarding the privacy of its website's Users. This agreement explains the Africa Business Venture website's privacy policy.
- 1.2 By using the Africa Business Venture's website and agreeing to this policy, the User consent to the Africa Business Venture's use of cookies in accordance with the terms and conditions of this policy.

2. Collecting personal information

- 2.1 Africa Business Venture may collect, store and use the following personal information:
 - (a) Information about the User's computer and about the User's visits to and use of this website (including the User's IP address, geographical location, browser type and version, operating system, referral source, length of visit, page views and website navigation paths);
 - (b) Information that the User provides to Africa Business Venture when registering with this website (including the User's email address);
 - (c) Information that the User provides when completing his/her profile on this website (including the User's name and employment details);
 - (d) Information that the User provides to Africa Business Venture for the purpose of subscribing to Africa Business Venture's email notifications and/or newsletters (including the User's name and email address);
 - (e) Information that the User provides to Africa Business Venture when using the services available on this website, or that is generated in the course of the use of those services (including the timing, frequency and pattern of service use);
 - (f) Information relating to any purchases the User makes of Africa Business Venture's services or any other transactions that the User enters into through this website (including the User's name, address, telephone number, email address and card details);
 - (g) Information that the User posts to the Africa Business Venture's website for publication on the internet (including his/her user name, profile pictures and content of his/her posts);
 - (h) Information contained in or relating to any communications that the User sends to Africa Business Venture or sends through this website (including the communication content and data associated with the communication);

- 2.2 Before the User discloses to Africa Business Venture the personal information of another person, the User shall obtain that person's written consent to both the disclosure and the processing of that personal information in accordance with this policy.

3. Using the User's personal information

- 3.1 Personal information submitted to Africa Business Venture through this website will be used for the purposes specified in this policy or on the relevant pages of the website.
- 3.2 Africa Business Venture may use the User's personal information, including but not limited to:
- (a) Administer its website and business;
 - (b) Personalise its website for the User;
 - (c) Enable the User's use of the services available on our website;
 - (d) Send the User goods purchased through its website;
 - (e) Supply to the User the services purchased through its website;
 - (f) Send statements, invoices and payment reminders to the User, and collect payments from the User;
 - (g) Send the User non-marketing commercial communications;
 - (h) Send the User email notifications that she/he have specifically requested;
 - (i) Send the User its email newsletter, if the User has requested it (the User can inform Africa Business Venture at any time if she/he no longer requires the newsletter);
 - (j) Send the User marketing communications relating to Africa Business Venture's business or the businesses of carefully-selected third parties which Africa Business Venture thinks may be of interest to the User, by post or, where the User has specifically agreed to this, by email or similar technology (the User can inform Africa Business Venture at any time if she/he no longer requires marketing communications);
 - (k) Provide third parties with statistical information about our users (provided that those third parties shall not be able to identify any individual User from that information);
 - (l) Deal with enquiries and complaints made by, in connection with or about the User's use of to this website;
 - (m) Keep this website secure and prevent fraud;
 - (n) Verify compliance with the terms and conditions governing the use of this website (including monitoring private messages sent through this website private messaging service); and

- (o) Other uses.
- 3.3 If the User submits personal information for publication on this website, Africa Business Venture will publish and otherwise use that information in accordance with the licence granted by the User to Africa Business Venture.
- 3.4 The User's privacy settings may be used to limit the publication of the User's information on this website, and may be adjusted using privacy control setting on the website.
- 3.5 Africa Business Venture shall not, without the User's express consent, supply the User's personal information to any third party for the purpose of its or any other third party's direct marketing benefit.
- 3.6 All website financial transactions made on the Africa Business Venture's website are handled through third payment services provider. Africa Business Venture will share information with its payment services provider only to the extent necessary for the purposes of processing the payments the User makes via this website, refunding such payments and dealing with complaints and queries relating to such payments and refunds.

4. Disclosing personal information

- 4.1 Africa Business Venture may disclose the User's personal information to any of its employees, officers, insurers, professional advisers, agents, suppliers or subcontractors insofar as reasonably necessary for the purposes set out in this policy.
- 4.2 Africa Business Venture may disclose the User's personal information to any member of its group of companies (this means our subsidiaries, our ultimate holding company and all its subsidiaries) insofar as reasonably necessary for the purposes set out in this policy.
- 4.3 Africa Business Venture shall disclose the User's personal information:
 - (a) To the extent that Africa Business Venture is required to do so by law;
 - (b) In connection with any ongoing or prospective legal proceedings;
 - (c) In order to establish, exercise or defend its legal rights (including providing information to others for the purposes of fraud prevention and reducing credit risk);
 - (d) To any person who Africa Business Venture reasonably believes may apply to a court or other competent authority for disclosure of that personal information where, in Africa Business Venture's reasonable opinion, such court or authority would be reasonably likely to order disclosure of that personal information.
- 4.4 Except as provided in this policy, Africa Business Venture shall not provide the User's personal information to third parties.

5. International data transfers

- 5.1 Information that Africa Business Venture collects may be stored and processed in and transferred between any of the countries in order to enable Africa Business Venture to use the information in accordance with this policy.
- 5.2 Information that Africa Business Venture collects may be transferred to the following countries which do not have data protection laws equivalent to those in force in the European Economic Area: the United States of America, Russia, Japan, China, Brazil and India.
- 5.3 Personal information that the User publishes on this website or submit for publication on this website may be available, via the internet, around the world. Africa Business Venture cannot prevent the use or misuse of such information by others.
- 5.4 The User expressly agrees to the transfers of personal information described in this Section 5.

6. Retaining personal information – Data retention policies and procedure

- 6.1 This Section sets out Africa Business Venture's data retention policies and procedure, which are designed to help ensure that Africa Business Venture complies with its legal obligations in relation to the retention and deletion of personal information.
- 6.2 Personal information that Africa Business Venture processes for any purpose shall not be kept for longer than necessary to achieve that purpose.
- 6.3 Notwithstanding the other provisions of this Section 6, Africa Business Venture shall retain documents (including electronic documents) containing personal data:
 - (a) To the extent that Africa Business Venture is required to do so by law;
 - (b) If Africa Business Venture believes that the documents may be relevant to any ongoing or prospective legal proceedings; and
 - (c) In order to establish, exercise or defend its legal rights (including providing information to others for the purposes of fraud prevention and reducing credit risk).

7. Security of personal information of the User

- 7.1 Africa Business Venture shall take reasonable technical and organisational precautions to prevent the loss, misuse or alteration of the personal information of the User.
- 7.2 Africa Business Venture shall store all the personal information the User provides on our secure (password- and firewall-protected) servers.
- 7.3 All electronic financial transactions entered into through this website shall be protected by encryption technology.

- 7.4 The User acknowledges that the transmission of information over the internet is inherently insecure, and Africa Business Venture is under no obligation to guarantee the security of data sent over the internet.
- 7.5 The User is responsible for keeping the password he/she use for accessing our website confidential; we will not ask the User for her/his password (except when the User logs in to this website).

8. Amendments

- 8.1 Africa Business Venture may update this policy from time to time by publishing a new version on its website.
- 8.2 The User should check this page occasionally to ensure she/he is happy with any changes to this policy.

9. Rights of the User

- 9.1 The User may instruct Africa Business Venture to provide personal information that Africa Business Venture holds about the User; provision of such information is subject to the supply of appropriate evidence of the User's identity (for this purpose, Africa Business Venture will usually accept a photocopy of the passport of the User certified by a solicitor or bank plus an original copy of a utility bill showing your current address).
- 9.2 Africa Business Venture may withhold personal information to the extent permitted by law.
- 9.3 The User may instruct Africa Business Venture at any time not to process his/her personal information for marketing purposes.

10. Third party websites

- 10.1 This website includes hyperlinks to third party websites.
- 10.2 Africa Business Venture has no control over, and shall not be responsible for, the privacy policies and practices of third parties.

11. Updating information

- 11.1 Please let Africa Business Venture know if the personal information that Africa Business Venture holds about the User needs to be corrected or updated.

12. Cookies

- 12.1 This website uses cookies.
- 12.2 A cookie is a file containing an identifier (a string of letters and numbers) that is sent by a web server to a web browser and is stored by the browser. The identifier is then sent back to the server each time the browser requests a page from the server.

- 12.3 Cookies may be either "persistent" cookies or "session" cookies: (i) a persistent cookie is stored by a web browser and remains valid until its set expiry date, unless deleted by the User before the expiry date (ii) a session cookie, on the other hand, expires at the end of the User's session, when the web browser is closed.
- 12.4 Cookies do not typically contain any information that personally identifies a User. However, personal information that Africa Business Venture stores about the User may be linked to the information stored in and obtained from cookies.
- 12.5 Africa Business Venture uses both session and persistent cookies on its website.
- 12.6 The purposes for which they are used, are set out below:
- (a) Africa Business Venture uses cookie on its website to recognise a computer when a User visits the website / track Users as they navigate the website / enable the use of a shopping cart on the website / improve the website's usability / analyse the use of the website / administer the website / prevent fraud and improve the security of the website / personalise the website for each user / target advertisements which may be of particular interest to specific users /;
- 12.7 Most browsers allow the User to refuse or to accept cookies by following the appropriate procedure; for example:
- (a) In Internet Explorer (version 10) the User may block cookies using the cookie handling override settings available by clicking "Tools", "Internet Options", "Privacy" and then "Advanced";
 - (b) In Firefox (version 24) the User may block all cookies by clicking "Tools", "Options", "Privacy", selecting "Use custom settings for history" from the drop-down menu, and unticking "Accept cookies from sites"; and
 - (c) in Chrome (version 29), the User may block all cookies by accessing the "Customise and control" menu, and clicking "Settings", "Show advanced settings" and "Content settings", and then selecting "Block sites from setting any data" under the "Cookies" heading.
- 12.8 Blocking all cookies have a negative impact upon the usability of many websites.
- 12.9 Blocking cookies on this website prevents the User from using all its features.
- 12.10 The User may delete cookies already stored on her/his computer by following the appropriate procedure; for example:
- (a) In Internet Explorer (version 10), you must manually delete cookie files (you can find instructions for doing so at <http://support.microsoft.com/kb/278835> (link is external));

- (b) In Firefox (version 24), you can delete cookies by clicking "Tools", "Options" and "Privacy", then selecting "Use custom settings for history", clicking "Show Cookies", and then clicking "Remove All Cookies"; and
- (c) In Chrome (version 29), you can delete all cookies by accessing the "Customise and control" menu, and clicking "Settings", "Show advanced settings" and "Clear browsing data", and then selecting "Delete cookies and other site and plug-in data" before clicking "Clear browsing data".

12.11 Deleting cookies have a negative impact on the usability of many websites, including Africa Business Venture's website.

13. Details

- 13.1 This website is owned and operated by Africa Business Venture.
- 13.2 Africa Business Venture is registered in England and Wales under registration number 9160389, and its registered office is at 71-75 Shelton Street; Covent Garden WC2H 9JQ London,
- 13.3 Its principal place of business is at 71-75 Shelton Street; Covent Garden WC2H 9JQLondon.
- 13.4 The User may contact Africa Business Venture by writing to the business address given above or by using our website contact form.