

PRIVACY POLICY

Our overarching mission is to build trusted connections online. Respect for people's privacy and the protection of their data is a crucial pillar of trust building. This policy represents our commitment to your privacy and the respectful use of your data and those of other people. That's why it's important to us that you understand how we collect, use and - in limited cases - share your personal data.

While we've tried to make this policy easy to follow and read, we understand that you may still have questions. If you do, you can contact us at privacy@youverify.co We're here to help.

What This Policy Covers

This privacy policy applies to the websites, mobile applications, and APIs (each, a "Service") owned or operated by Youcheck Online Services Ltd ("we", "Youverify").

We offer a wide range of Services to employers, businesses, and individuals, including background check and identity verification services. For example, we provide:

- Criminal record, education, motor vehicle record, and credit screening services to employers for current and prospective employee background checks.
- Services for individuals to run employment background checks on themselves.
- Non-employment background checks and identity verification services for businesses that want to screen current or prospective users.

Depending on the Service you use, we may collect different information about you, and additional privacy terms, notices, and/or disclosures may apply to your use of the Services. This policy does not cover data collected by or through third-party websites or services.

IF YOU DO NOT AGREE TO THIS PRIVACY POLICY, YOU SHOULD NOT USE YOUCHECK SERVICES OR VISIT YOUCHECK WEBSITES.

Our Data Collection Practices

Information We Collect

In order to provide the Services, we collect personal information directly from our users, from our customers as part of providing our Services, from visitors to our Services, and from public records.

Collection Directly From Our Users

We collect information about users who create accounts with us:

- **Creating an account.** If you create an account, we ask you to provide some basic registration information such as your name and email address. If you're registering on behalf of a company, we may also ask you to provide some details about that company as well.
- **Making a purchase.** If you choose to make a purchase from us, we may ask you to provide billing details such as credit or debit card or Bank Verification Number (BVN) or National Identity Number (NIN) information, to confirm your identity.
- **Commenting on a blog or report.** If you leave a comment on a blog post, that comment will be publicly visible. If you choose to add annotations to your personal background report, your comment will be made available to anyone that you authorize to receive a copy of that report.
- **Contacting us.** If you contact our customer service team, we will collect your contact information, such as phone number or email address, as well as the contents of your communication. We may also collect additional information to help us better assist you, such as technical information about your browser or information about your account with us.

Collection When We Provide Services To Our Business Customers

We may need to collect personal information from you in order to provide Services to our business customers. For example, if you are the subject of a background check, or if a business customer requests that you verify your identity with us, we may collect some identifying information about you to make sure we're providing the right Services to you.

- **Authorizing a background check.** When you authorize one of our business customers to run a background check on you, we ask for your legal name, date of birth, and other identifying details such as your Social Security number, residential address, or past employment or

educational history (depending on the type of background check requested). If the background check is authorized electronically, we also collect your email address and/or phone number.

- Verifying your identity. To run an identity verification, Youcheck Online Services will collect personal information from you so that we can confirm that you are who you say you are. This personal information could include your legal name, address, phone number, email address, national ID number, financial or utility account information, or a government-issued photo ID document.

Collection From Third Party Sources

If you authorize us to create a background report about you, we'll collect public records and other information from reliable third-party sources to assemble the report. We may also verify information you provide us against authoritative government databases or information providers. If you are a business customer, we may also use other reputable data providers like LinkedIn to supplement the information you provide to us.

Collection When You Visit Our Website

Youcheck Online Services makes use of tools such as cookies to collect various types of information about your activity and computer while you use the website of a Service. This information is only used to deliver and market the Services.

- If you visit our website, we will collect technical information from your browser, whether you have an account with us or not. This includes *log data*, which is automatically generated by your browser every time you request a webpage, and includes your IP address, browser User Agent, Referrer, and the requested webpage. We might also request *analytics data*, which include cookies and third-party analytics tools like Google Analytics.
- Content and preference cookies (both temporary and persistent) are used to make it easier for you to navigate the site, to track usage of our site to improve your experience, and to remember your preferences. Disabling cookies may limit your ability to use some areas of our site.
- Cookies, beacons, scripts and tags are used by Youcheck and our partners, affiliates or analytics or service providers. These technologies are used in analyzing trends, administering the website, tracking users' movements around the site, and gathering demographic information about our user base as a whole. We may receive reports based on the use of these technologies by these companies on an individual and

aggregated basis. Various browsers may offer their own management tools for removing these types of tracking technologies.

- We use tools by services such as Google Analytics and MixPanel to learn about how people discover, use, and interact with our website.
- We may engage and authorize third party services to analyze the activities of visitors to this website, and such authorized use of cookies and other tracking technologies enable it to have access to Personal Information of visitors to this website. Such access to and use of Personal Information is governed by [Youcheck's Privacy Policy](#).
- For a closer look into the third-party advertising and tracking cookies we use, you can consult our Cookie Policy. This privacy resource provides useful information and options for opting out of these cookies.

How We Use The Information We Collect From You

Your information is used to provide and improve the Services. That includes operating the website, remembering your preferences, conducting in-house research and development, preventing fraud or abuse, marketing products or services offered by us, our parent company, or by selected partners to you, and to communicate with you about your use of the Services and address your concerns.

When We Share Your Information

In limited circumstances, we share the information we collect from you.

- With your consent. We may share your information when you give us permission - for example, if you authorize us to share your background report with a platform or employer.
- With our service providers. We work with trusted third parties for such services as retrieving public records and payments processing. We share the minimum amount of information necessary to provide the Services. In addition, any third-party service provider we use is required to secure your information and only use it to provide the services described in this Privacy Policy.
- With our parent company. Our parent company, owns a variety of services in addition to Youcheck Risk Solutions. Data collected under this privacy policy is shared with our parent company and stored on its servers.
- De-identified and aggregated data. We may share or disclose information we collect after de-identifying and aggregating it so it cannot

be linked back to an individual person. We contractually require third parties to respect this practice.

- Fraud and abuse prevention. We partner with certain third party vendors to prevent fraud and abuse. When you make a purchase, we analyze your payment information and unique device identifiers (including, but not limited to, IP address, MAC address, geographical location, browser and operating system settings) to identify suspected fraudulent activity and block it. We may share information associated with activity flagged as fraudulent (including, but not limited to, payment information, email addresses, and unique device identifiers) with our security partners or law enforcement.
- Business transfers. In the event that we or our parent company is involved in a bankruptcy, merger, acquisition, reorganization or sale of assets, your personal information may be sold or transferred as part of that transaction. However, the new entity will be bound by this privacy policy after the sale or transfer.
- For legal process and emergency situations. We may disclose or preserve for future disclosure your personal information if we believe, after due consideration, that doing so is reasonably necessary to protect Youcheck's rights or property or to comply with a law, regulation, valid legal process, or to prevent imminent and serious bodily harm to a person.

If you are a law enforcement officer seeking information from Youcheck about one of our users, please reference our [Law Enforcement Guidelines](#) for further information.

Unless prohibited from doing so by law or court order, we will do our best to provide subjects – including candidates and applicants - of law enforcement requests with advance notice before we disclose their information to law enforcement, if we have contact information for that customer. We reserve the right to withhold advance notice where it would impede an investigation of identity theft, or in situations involving imminent physical harm or harm to minors.

Your Privacy Choices

Personal information and preferences can change. We understand that. That's why we make it possible for you to update certain types of personal information we have about you.

Access, Update And Correct Your Information

You may use your account to access, correct, or change any personal information that is associated with your account. You may also email our Privacy Team at privacy@youcheck.com if you have provided personal information to us but do not have an account, or if you wish to delete your account entirely. We will do our best to respond to your request within a reasonable timeframe.

Your Opt-Out And Communication Choices

We may send you information about our products, notices regarding your account, and other messages related to Youcheck services, including marketing emails. You can unsubscribe by clicking on the unsubscribe link in those emails, emailing privacy@youcheck.com with the email address you wish to unsubscribe, or calling +234------. Please note that you may still receive account and billing notices from us, if applicable.

Other Privacy Information

We follow industry-standard best practices to keep your data safe and secure. Youcheck does not collect information from children under the age of 13, and does not share your information with third parties for their own marketing purposes.

Data Security and Retention

Youcheck retains all of the information we collect or that you submit for purposes including fraud prevention, legal compliance, and to resolve disputes or enforce our agreements.

Your information is stored on secure servers in a secured location. While we use acceptable industry-standard practices to protect your information, we cannot and do not guarantee that your information will be absolutely secure. Here are a few other steps we take to protect your information:

- We implement technical measures to prevent unauthorized access, and keep security patches and software up-to-date
- Employee access to your information is restricted and audited
- Sensitive personal information is stored in encrypted form

- All personal information is encrypted during transfer

'Do Not Track' Law

When you browse our website, we may use trusted third-party tools to analyze website usage, monitor performance, and prevent fraud. This website does not currently respond to browser settings such as Do Not Track. Third parties, such as our fraud prevention tools, may also collect personally identifiable information from you.

Information-Sharing Disclosure

We do not share your personal information with third parties for direct marketing purposes without your permission.

Children's Information

Our Services are not directed to individuals under the age of 18 and we do not knowingly collect personal information from children under the age of 13. If we discover that we have collected personal information on a child under the age of 13 via the Services, we will promptly remove it from our systems.

Our Privacy Commitment To Individuals

Data Collection And Sharing By Youcheck

Your information is only used to provide the Services for you and others, which includes operating the website, remembering your preferences, conducting in-house research, preventing fraud or abuse, marketing products or services offered by us or by selected partners to you, and to communicate with you and address your concerns.

Data That Youcheck May Collect from You	Why Youcheck Collects This Data	The Third Parties Youcheck May Share Your Data With and Why
Name Email Address Password Date of Birth	To create your account on our website	Our service providers, but only to the extent necessary to provide services to you
Government-issued photo identification (e.g., a passport)	To verify your identity	Our identification verification service providers to prove you are who you say

		you are
Log Data (including your IP address, the type of browser you use, your device ID, and operating system)	To better understand how visitors use our website so that we can make improvements	Analytics Companies (such as Google Analytics and Mixpanel) for analytics purposes
Advertising Information	To help us decide how to buy ads elsewhere on the web	Advertising companies, to enhance advertising by Youcheck (such as Google AdWords and DoubleClick)
Technical and Analytical Information	To learn about how people discover, use, and interact with our website	Analytics Companies (such as Google Analytics and Mixpanel) for analytics purposes

Onward Transfer Of Data

We may be required to disclose an individual’s personal information in response to a lawful request by public authorities, including to meet national security or law enforcement requirements. Youcheck is bound to honour such requests.

Access And Choice

You have the right to access your data. To access your data, please contact us at the information below, we will provide you with instructions on how you can go about doing so.

If you seek to access, or to correct, amend, or delete inaccurate data, please direct your query, attention: using the contact information below. If you request for us to remove your data, we will respond to you within a reasonable timeframe.

Changes to This Policy

If we make material changes to this Privacy Policy that affect your rights, we will post a notice on the site before that change becomes effective. We encourage you to periodically review this page for the latest information on our privacy practices. If we make any changes to this Policy, we will change the "Last Updated" date above.

Contact Information

If you have any questions about this Policy, please contact us at +234-----, privacy@youcheck.com or at the following mailing address:

Youcheck Online Services Ltd,
Attn: Privacy Team
13B Bishop Street
Off Coker Road, Ilupeju
Lagos, Nigeria