

NEF's Privacy Policy

(Last Updated December 10 , 2015)

Changes from the prior version will generally be highlighted below for at least one month

This Privacy Policy describes how Nigeria Entrepreneurs Forum (“NEF”) and her Nigeria Entrepreneurs Forum Assistance in Development (“NEFAID”) collects and uses the personal information you provide on our Websites. It also describes the choices available to you regarding our use of your personal information and how you can access and update this information.

- [1. No sale of personal information.](#)
- [2. Information you provide through the account creation and update process.](#)
- [3. Comments and messages.](#)
- [4. Information from third parties.](#)
- [5. Information from cookies and web beacons.](#)
- [8. Electronic communications.](#)
- [9. Disclosure to affiliates, service providers, agents and representatives.](#)
- [10. Disclosure of non-personally identifiable data.](#)
- [11. Legal disclosures.](#)
- [12. Use of your information.](#)
- [13. Public Forums.](#)
- [14. Note regarding age under 18.](#)
- [15. Security.](#)
- [16. Location of data.](#)
- [17. Retention period.](#)
- [18. Modifications; Interpretation.](#)
- [19. How to contact NEFAID.](#)

1. No sale of personal information.

NEF will not rent or sell your personal information to third parties.

2. Information you provide through the account creation and update process.

When you create an account on the Website, we collect basic information about you through the registration process – your name, email address, and a means to authenticate your account (for example, a password). You may also choose to provide additional information through the account creation and update process, such as the person who referred you to NEF, your location (for example, city, state/province and country), a picture and your address. If you choose to access the Website through your Facebook account, you are creating an account with NEF on the Website and you grant NEF permission to access your basic Facebook information (including gender and birthday) and, with your express consent, to use other information about you from Facebook in accordance with the Facebook terms of use, our Terms of Use and this Privacy Policy. Services like Facebook Connect give you the option to post information about your activities on this Website to your profile page to share with others within your network. You can review and update the account information you provide to NEFAID through the Website by logging into your account on the Website. We collect any additional information you choose to provide us when you update your account on the Website.

3. Comments and messages.

If you use interactive features on the Website to write a comment (for example, on a NEF blog, message board or volunteer forum), NEF will collect your name and your comment, and optionally, your location and NEF may publicly display this information. If you use interactive features on the Website to write a message through NEF's lender messaging feature, NEF will collect your information.

4. Information from third parties.

NEF collects your information from third parties to facilitate activities and transactions for the operation of the Website and Program, improve User experiences on the Website and in the Program and further NEFAID's mission. Examples of information we receive from other sources include information from another User about whether you referred that User to NEF, information from service providers about your use of the Website. If you choose to use our referral service to tell a friend about our site, we will ask you for your friend's name and email address. We will automatically send your friend a one-time email inviting him or her to visit the site. NEF stores this information for the sole purpose of sending this one-time email, offering the ability for you to easily remind your friend and tracking the success of our referral program. Your friend may contact us at contact@nef.org.ng to request that we remove this information from our database. You can import contacts from your Gmail, Yahoo! or other email account address book to invite them to become members of our site. We or our service providers collect the username and password for the email account from which you wish to import your contacts and we

will only use it for that purpose. To understand the ways in which NEF may disclose your information to our affiliates, service providers, agents and representatives, please see Section 10 (Disclosure to affiliates, service providers, agents and representatives) below of this Privacy Policy.

5. Information from cookies and web beacons.

Cookies are small text files created by a website that store information on your computer, such as your preferences when visiting that website. Similar to many websites, if you have enabled cookies in your browser, NEF, independently and through enabled third party tools and programs, collects certain technical information using cookies, such as the path of users to the Website, pages visited, originating IP address, browser type, browser language and the date and time of the user's visit. This information helps NEF track trends and improves areas of the Website and Program, and are common analytics used by most websites. If you have disabled cookies, the Website may not work as it is intended because NEF uses cookies when you sign in to keep track of your personal session. Web beacons are tiny graphics with a unique identifier that are similar in function to cookies but, instead of being stored on your computer, are embedded invisibly on web pages and are about the size of the period at the end of this sentence. Web beacons are used to track the online movements of internet users. NEF uses them to better understand User interaction and engagement with the Website and Program (including without limitation, in electronic Communications), such as by learning whether certain users have accessed the Website via links from other websites. NEF can use this information to tailor its audience for advertisements promoting NEF. You may set your browser preferences to opt out of the collection and use of this tracking information for ad targeting purposes. One way to set your preferences for what sites can or can't share tracking information with NEF (or with other websites) is by using a service such as the one available at www.aboutads.info/choices. NEF also uses cookies for remarketing, by placing a cookie in your browser to signal that you've visited the Website. This gives us the option to show you ads for NEF when you visit other websites that host advertisements. NEF supports the Do Not Track preference available on most internet browsers. When you have enabled the Do Not Track setting on your browser, NEF's remarketing functionality will be disabled. The use of cookies by third parties on the Website is for the purpose of making the Website easier to use and to enable certain features of the Website and is not covered by this Privacy Policy. We do not have control over these cookies.

8. Electronic communications.

From time to time you will receive disclosures, notices, documents and information based on your account information, status or activity (collectively, "Communications") from NEF (for example, confirmations of training or Loans you have made, confirmation receipts for donations you have made, statements or other information with respect to the amount of credit available in your NEF account, confirmation of email address or password changes, or customer service inquiries regarding the status of or activity in your account). By creating an account with NEF on the Website, you agree that all Communications from NEF relating to your use of the Website and participation in the Program may be provided or made available to you electronically by e-mail or at the Website. To access the Communications electronically, you will need to use a computer with Internet Explorer 8.0 or above,

Chrome 4.0 or above, Safari 4.0 or above, Opera 10.0 or above or Firefox internet browsers and with hardware capable of running these internet browsers. You may withdraw your consent to receive Communications electronically by contacting NEF in the manner described below. However, if you withdraw your consent to receive Communications electronically from NEFAIS (other than for the optional emails described in Section 9 (Optional emails) below), NEF will not have the ability to permit you to fund any additional Loans through your account on the Website. The withdrawal of your consent will not affect the legal validity and enforceability of electronic Communications provided by or on behalf of us in connection with any of your Loans that have not been fully repaid, or any electronic Communications provided by or on behalf of NEF prior to the time you withdraw your consent. It is your responsibility to keep NEF informed of any changes in your email address so that you continue to receive all Communications without interruption. By registering on the Website, you acknowledge that you can access the electronic Communications, and you consent to having all Communications provided or made available to you in electronic form and to participate in the Program electronically. We may also provide you with Communications through physical mail. You may request a paper copy of any electronic notice from NEF by sending an email to contact@nef.org.ng, including your name and the address to which you would like the paper copy sent.

9. Disclosure to affiliates, service providers, agents and representatives.

We will disclose your personal information with third parties only in the ways that are described in this privacy statement. NEF's affiliates and service providers, agents and representatives of NEF and its affiliates may be provided access to your personally identifiable information as part of, or incident to, their provision of services to NEF (for example, processing Loan transactions, distributing NEF emails and fulfilling physical orders). All such access shall be under appropriate confidentiality agreements and limited to use to provide services to NEF to help NEF further its mission.

10. Disclosure of non-personally identifiable data.

NEF reserves the right to disclose information that does not directly identify you, for example, aggregated or anonymized data, for educational, informational or promotional purposes in furtherance of NEF's mission.

11. Legal disclosures.

Notwithstanding anything to the contrary in this Privacy Policy or the Terms of Use, you acknowledge, consent and agree that NEF may disclose information in order to: (a) comply with applicable law, regulation, legal process, or governmental request; (b) protect the rights, property and safety of NEF, Users and others, including intellectual property rights; and (c) enforce or apply our agreements and policies.

12. Use of your information.

In addition to the uses (including display and disclosure) of your information that we have described above in this Privacy Policy, NEF uses your information that NEF has collected as described above in this Privacy Policy in order to facilitate activities and transactions for the operation of the Website and Program, improve User experiences on the Website and in the Program (for example, to personalize the content provided to you on the Website and to enhance connections between lenders and between lenders and borrowers) and further NEF's mission. With your consent we may post a short profile along with your name in the Meet the Fellows area of the Website. If you want your profile removed please contact us.

13. Public Forums.

Our Website offers publicly accessible blogs or community forums. You should be aware that any information you provide in these areas may be read, collected, and used by others who access them. To request removal of your personal information from our blog or community forum, contact us at contact@nef.org.ng In some cases, we may not be able to remove your personal information, in which case we will let you know if we are unable to do so and why.

14. Note regarding age under 18.

The Website is intended to be used by adults. It is not intended for children, and NEF does not want to collect any personal information for persons who are under the age of 18. NEF recommends that parents do not post, or permit others to post, any personally identifiable information with respect to persons under the age of 18. If you believe that we have any information from a child under age 18, please contact us at contact@nef.org.ng

15. Security.

NEF takes reasonable steps to maintain appropriate physical, technical such as encrypting transmission of information using SSL and administrative security to help prevent loss, misuse and unauthorized access, disclosure and modification of personal information. While we take these reasonable efforts to safeguard your personal information, no system or transmission of data over the Internet or any other public network can be guaranteed to be 100% secure.

16. Location of data.

NEF is headquartered in the Nigeria. Your personal information may be accessed by NEF, our affiliates, service providers, agents and representatives in the Nigeria or elsewhere in the world. By providing us with personal information, you consent to this transfer. NEF will protect the privacy and security of personal information according to this Privacy Policy regardless of where the personal information is processed or stored.

17. Retention period.

NEF reserves the right to retain your personal information for a period of seven years or more to satisfy legal requirements such as recordkeeping and tax and credit reporting requirements, as well as for purposes of fraud prevention, audit and data integrity. In addition, NEF reserves the right to retain, as well as to use and disclose as permitted pursuant to this Privacy Policy, your personal information for such period of time as reasonably needed by NEF to facilitate activities and transactions for the operation of the Website and Program, improve User experiences on the Website and in the Program and further NEF's mission. NEF reserves the right to retain information that does not directly identify you, for example, aggregated or anonymized data.

18. Modifications; Interpretation.

NEF may update or modify this Privacy Policy from time to time. If any changes are made, NEF will reflect the date on which any such changes are made and posted by updating the "last updated" date at the top of the page. If we make any material changes we will notify you by email (sent to the e-mail address specified in your account) or by means of a notice on this Website prior to the change becoming effective. Please be sure to check this page periodically for changes. Capitalized terms used but not defined in this Privacy Policy have the meanings set forth in the Terms of Use.

19. How to contact NEF.

We take privacy seriously and we value yours. For additional information, or if you have any questions regarding this Privacy Policy or the privacy practices at NEF, please submit your questions or comments directly to contact@nef.org.ng via email. You can also send questions or comments to:

Nigeria Entrepreneurs Forum (NEF).
NEF Secretariat, Block C&D,
Federal Ministry of Industry & Trade,
Old federal Secretariat Area 1, Garki ,
PMB 88, 900241, Abuja, Nigeria.