

Tangerine Life

Privacy Policy

1.0 Introduction

TANGERINE LIFE ("The Firm", "We" or "Our") is a life insurance company with a vision to be a leading provider of protection and wealth creation solutions in Nigeria. The Firm offers living benefit solutions in two forms: Term Life and Whole Life Insurance via life cover packages, critical illness, protection, annuities and savings products to cater to any of your life needs. TANGERINE LIFE is committed to ensuring that the privacy and personal information of its clients, employees, vendors and their beneficiaries (data subjects) are protected at all times. TANGERINE LIFE is the entity that collects and processes your personal information, and the responsibility is not outsourced to any third party. The Firm is also responsible for complying with the dictates of the Nigerian Data Protection Regulation (NDPR).

TANGERINE LIFE's privacy notice explains how and what type of personal data will be collected, processed and used during and after clients ("Data Subjects", "Users", "You", "Your") contact with the Firm (they include: website, filling of proposal forms, third-party/vendor agreements, etc), why it is collected, with whom it is shared and your rights in this regard. By providing personal information, it is acknowledged that the Firm may only use the information in the manner specified in this Policy.

The terms of this privacy notice are subjected to any additional terms, disclaimers or other contractual terms you have entered into with TANGERINE LIFE such as client privacy statements or notices, and any applicable mandatory laws and regulations. There may be a need to update this policy periodically, for example as a result of government regulation, new technologies or other developments on data protection and / or privacy laws.

2.0 What we collect

We may collect the following information:

2.1 Personal identification information – We collect and use information about You to administer Our business. Information collected shall include

- Information about the data subject – for example name, age, gender, date of birth, nationality. The Firm requires enough information to identify the data subject and his/her policy so that the Firm can provide required services to its clients.
- Means of identification - National Identity Card Number (NIN), International Passport details, Drivers' License, Voter's card details, etc. may be obtained in compliance with regulatory requirements on KYC.
- Contact information – the Firm may receive the data subject's email, address, and phone number.
- Health information such as smoker status or medical related issues relevant to a policy the data subject holds or a claim the data subject has made. In addition, the data subject may be required to avail him/herself for medical examination to enable the Firm adequately perform its underwriting functions.
- Financial information – the Company may process information related to payments the data subject make or receive in the context of an insurance policy or claim. This includes information such as Bank Verification Number (BVN) and information obtained from credit reference agencies.
- Contractual information – for example details about the policies a data subject holds and with whom the data subject holds them.
- And any other information We may deem necessary and which may be determined by extant Nigerian laws and regulations.

We may collect personal identification information from you in a variety of ways, including, but not limited to, when you visit our Site, register on the Site, make payments for our products and services, subscribe to Our newsletter, respond to a survey, or fill out a form, and in connection features or resources made available on our Site.

2.2 Non-personal identification information – This is information received whenever You interact with Our Site. Non-personal identification information may include:

- Unique IDs such as your mobile device identifier or cookie ID on your browser;
- IP address and information that maybe derived from IP address, such as geographic location; and
- Information about a device you use, such as browser, device type, operating system and the internet service providers utilized.

Other information relevant to customer surveys and/or offers.

3.0 Why we collect your personal information

All personal information which we collect, and process is justified by lawful processing on the basis that:

- You have given consent to the processing;
- Processing is necessary for the performance of a contract to which you are a party or take steps to enter into a contract;
- Processing is necessary for compliance with a legal and regulatory obligations to which we are subject;
- Processing is necessary in order to protect your vital interests or another natural person; and
- Processing is necessary for the performance of a task carried out in the public interest.

4.0 What we do with the information we gather?

We require this information to understand your needs, and provide you with better service, particularly with regard to the following:

- Internal record keeping;
- To respond to your enquiries about the Firm;

- To improve our products and services;
- To improve customer service delivery;
- To send promotional emails about new products, special offers or other information which we think you may find interesting using the email address which you have provided;
- To contact you occasionally for market research purposes. We may contact you by email, phone, fax or mail;
- To deliver technical and functional management on our site;
- To provide specific services in accordance with an agreement you are entering, or have entered into with us;
- To manage the security of our sites, networks and systems;
- To comply with applicable laws and regulations and to operate our business;
- To run a promotion, contest, survey or other site features; and
- To improve our Site through feedback you provide on our products and services.

TANGERINE LIFE will not share with other parties, information which you may provide when using the Site, except to the extent necessary to provide services to you, further to obtaining your consent.

5.0 How we collect personal information

We collect information about you and any other party whose details you provide to us when you:

- To improve our Site through feedback you provide on our products and services;
- Complete online forms;
- Take part in surveys;
- Interact with us using our social media platforms;
- Download information such as publications or participate in any other interactive areas that appear on our website or portals;
- Contact us offline, for example by telephone, SMS, email, post or any other means of communication;

- Access and use any of our websites or portals from your devices (including mobile devices) and applications; and
- Share information with third parties that are entitled to share that information, but in each case as permitted by applicable laws.
- Employee engagement personal data forms (inclusive of medical report)
- Third party's data collection source:
- Individuals or employers with policies with The Firm under which a data subject is insured i.e., a named individual within a group life insurance policy.
- Credit reference agencies including credit ratings.
- Family members in the event of incapacitation or death of the insured for purpose of claims payment
- Medical professionals and hospitals
- Aggregators
- Loss adjusters, claim assessors, etc.

5.1 Individuals who use our applications

We provide external users access to various applications managed by us (such as the TANGERINE LIFE Client Portal). In instances where such applications process personal data that goes beyond basic contact information used for application authentication purposes, such applications will contain their own privacy notices explaining why and how personal data is collected and processed by those applications. We encourage individuals using our applications to refer to the privacy notices available on those applications.

5.2 Individuals who visit our social media sites, social media plugins and tools

5.2.1 Social media sites

TANGERINE LIFE uses various social media platforms, for example, for recruitment or marketing purposes. We use social media to provide you with easy access to relevant information regarding job opportunities at TANGERINE LIFE and events we organize, and to promote our services and brand.

While TANGERINE LIFE will be responsible for the content it publishes using social media platforms, TANGERINE LIFE will not be responsible for managing the social media platforms (such as creating user statistics or placing cookies). When using these social media platforms, you are obliged to adhere to the legal and privacy terms imposed by the social media platform providers. Such providers collect personal data about you, including statistical and analytical data regarding your use of the social media platforms, such as an overview of pages you have accessed, "likes," recent visits, posts you publish or find interesting. If you require access to such data or want to invoke one of your other rights (such as the right to object to the processing of your data), you should contact the social media platform provider. Some social media providers provide TANGERINE LIFE with aggregate data relevant for our pages, such as the amount of "likes" triggered by our content or the number of posts, visitors to our sites, photos that are downloaded or links that are clicked.

5.2.2 Social media plugins (such as like and share buttons)

On our site, we implement so-called social media plugins. When you visit a page that displays one or more of such buttons, your browser will establish a direct connection to the relevant social network server and load the button from there. At the same time, the social media provider will know that the respective page on our site has been visited. We have no influence on the data that the social media providers collect on the basis of the buttons. If you wish to prevent this, please log out of your social media accounts before visiting our website. Social media providers set cookies as well, unless you have disabled the acceptance and storage of cookies in your browser settings.

5.2.2.1 Facebook plugins

Our site includes plugins for the social network, Facebook. The Facebook plugins can be recognized by the Facebook logo or by the like button on our sites. For an overview of Facebook plugins, [click here](#).

When you visit our site, a direct connection between your browser and the Facebook server is established via the plugin. This enables Facebook to receive

information that you have visited our site from your IP address. If you click on the Facebook "like button" while you are logged into your Facebook account, you can link the content of our site to your Facebook profile. This allows Facebook to associate visits to our site with your user account. If you are not yet logged into your Facebook account, clicking a Facebook button will show you the Facebook login page for you to enter your login credentials. Please note that we have no knowledge of the content of the data transmitted to Facebook or of how Facebook uses these data. For more information, please see Facebook's privacy policy.

5.2.2.2 Twitter plugin

Functions of the Twitter service have been integrated into our site. When you use Twitter and the "retweet" function, the websites you visit are connected to your Twitter account and made known to other users. If you are not yet logged into your Twitter account, clicking a Twitter button will show you the Twitter login page for you to enter your login credentials. In doing so, data will also be transferred to Twitter. We would like to point out that we have no knowledge of the content of the data transmitted or how it will be used by Twitter. For more information, see Twitter's privacy policy.

5.2.2.3 Instagram plugin

Our site contains functions of the Instagram service. If you are logged into your Instagram account, you can click the Instagram button to link the content of our pages with your Instagram profile. This means that Instagram can associate visits to our pages with your user account. If you are not yet logged into your Instagram account, clicking an Instagram button will show you the Instagram login page for you to enter your login credentials. We expressly point out that we receive no information on the content of the transmitted data or its use by Instagram. For more information, see Instagram's privacy policy.

5.2.2.4 YouTube plugins

Our site uses plugins from YouTube, which is operated by Google. If you visit one of our pages featuring a YouTube plugin, it is a connection to the YouTube servers. Here, the YouTube server is informed about which pages you have visited.

If you're logged in to your YouTube account, YouTube allows you to associate your browsing behavior directly with your personal profile. You can prevent this by logging out of your YouTube account. If you are not yet logged in, clicking a YouTube button will show you the YouTube login page for you to enter your login credentials.

For more information, see Google's privacy policy.

5.2.3 Social media tools

5.2.3.1 LinkedIn Lead Gen Forms

TANGERINE LIFE uses LinkedIn Lead Generation Forms for TANGERINE LIFE sponsored content, and sponsored LinkedIn InMails for recruitment and marketing campaigns. Once LinkedIn members click on TANGERINE LIFE advertisement, they will see a form that is pre-filled with information from their LinkedIn profile, such as their name, contact information, company name, seniority, job title and location. As soon as a LinkedIn member submits a lead form, that form will be connected to TANGERINE LIFE.

For more information, please see LinkedIn's privacy policy.

5.2.3.2 Google Maps

Our site uses the Google Maps map service via an application programming interface (API).

To use Google Maps, it is necessary to save your IP address. This information is generally translated to a Google server in the United States and stored there. We have no influence on this data transfer.

For more information, see Google's privacy policy.

Legal grounds for processing personal data of visitors to our social media pages, and the use of social media plugins and tools are:

- Our legitimate interest in promoting TANGERINE LIFE services and brand.
- Our legitimate interest in attracting, identifying and sourcing talent.

- Our legitimate interest to improve your website experience and to optimize our services.

5.3 Individuals who correspond with TANGERINE LIFE via email

TANGERINE LIFE uses a variety of tools to maintain the security of our IT infrastructure, including our email facilities. Examples of such tools are:

Systems that scan incoming emails to TANGERINE LIFE recipients for suspicious attachments and URLs, in order to prevent malware attacks.

Tools that provide end-point threat detection to detect malicious attacks.

Tools that block certain content or websites

If you correspond via email with a TANGERINE LIFE recipient, your emails will be scanned by the tools TANGERINE LIFE operates to maintain the security of its IT infrastructure, which could result in content being read by authorized TANGERINE LIFE persons other than the intended recipient.

Legal grounds for processing personal data of individuals who correspond with TANGERINE LIFE via email:

- Our legitimate interest in protecting our IT infrastructure against unauthorized access or data leakage.
- Our legitimate interest in analyzing email traffic

5.4 Job applicants

We collect information from and about candidates in connection with available employment opportunities at TANGERINE LIFE. The information that we collect, the manner in which it is used, and the timing in which it is gathered varies depending on the country in which you apply. As general matter, the data we collect regarding our job applicants includes resumes or CVs, identification documents, academic records, work history, employment information and references.

We use your personal data to match your skills, experience and education with specific roles offered by TANGERINE LIFE. This information is passed to the relevant hiring managers and persons involved in the recruitment process to decide whether to invite you for an interview. TANGERINE LIFE will collect further information if you are invited to

the interview (or equivalent) stage and onward. Such information includes interview notes, assessment results, feedback and offer details.

In connection with our recruitment activities including applications and onboarding, we also collect special category data from candidates where we have an employment law obligation to do so. This information is relevant to their future working environment at TANGERINE LIFE or the future provision of employment benefits, or with the individual's explicit consent, where collecting such information is permitted by law. For example, where allowed under applicable law, we will collect information about an individual's disabilities in order to analyze the diversity of our workforce. Once onboarded, an individual's provision of information regarding disabilities will also be used to provide a suitable working environment. We will also need to conduct criminal background checks for certain candidates to assess their eligibility to work at TANGERINE LIFE or for TANGERINE LIFE clients. In certain countries, we will also ask candidates to provide diversity information about their race and ethnicity, and sexual orientation for diversity monitoring purposes, although the provision of this information will be entirely voluntary. However, where a candidate does not voluntarily provide such information, we could be required by law to make our own assessment of such criteria.

Our recruitment tools and websites contain their own privacy notices explaining why and how personal data is collected and processed by those applications. We encourage individuals using our recruitment tools and websites to refer to the privacy notices available on those tools and websites.

Depending on the country in which you apply, TANGERINE LIFE collects personal data about candidates ("you") from the following sources:

- Directly from you – for example, information that you have provided when applying for a position directly through the TANGERINE LIFE careers website (for additional information about the processing of your personal data via our global recruitment management system, please read the data privacy statement available in this system)
- From recruitment agencies – for example, when a recruitment agency with your details contacts us to suggest you as a potential candidate;

- Through publicly available sources online – for example, where you have a professional profile posted online (e.g., on your current employer's website or on a professional networking site, such as LinkedIn)
- By reference – for example, through a reference from a former employee or employer, or from a referee you have identified.
- Results of background screening checks

Legal grounds for processing personal data of our job applicants are:

- Explicit consent of the candidate
- Our legitimate interest in attracting, identifying and sourcing talent.
- Our legitimate interest to process and manage applications for roles at TANGERINE LIFE, including the screening and selecting of candidates.
- Our legitimate interest to hire and onboard candidates by making an offer to successful candidates and carrying out pre-employment screening checks.
- Our legitimate interest to manage our career websites (including conducting statistical analyses)
- Compliance with a legal or regulatory obligation (when carrying out background checks to warrant if a candidate is eligible to work)

5.5 Alumni

TANGERINE LIFE hopes to maintain a lifelong, mutually beneficial relationship with TANGERINE LIFE alumni (former employees). If we invite you to our alumni community, your name, contact details, role, last TANGERINE LIFE office, rank, and service line will be used to create a record for you in one of our alumni databases, unless you have indicated that you are not interested in participating in the TANGERINE LIFE alumni program. You have the opportunity to create a more detailed profile and to decide how much additional information you wish to share with TANGERINE LIFE and the wider alumni community.

Our alumni databases contain their own privacy notices explaining why and how personal data is collected and processed by those applications. We encourage individuals using our alumni databases to refer to the privacy notices available on those applications.

The legal grounds for processing personal data of our alumni are:

- Explicit consent of the alumnus

- Our legitimate interest in maintaining a strong relationship with our alumni, sending publications about TANGERINE LIFE and our services, inviting alumni to events, and helping alumni keeping in touch with other alumni.

5.6 Suppliers

We process personal data about our suppliers (including subcontractors, and individuals associated with our suppliers and contractors) in order to manage our relationship and contract, and to receive services from our suppliers.

The personal data we process is generally limited to contact information (name, name of employer, phone, email and other contact details) and financial information (payment-related information).

In addition, we also use data about our suppliers to check whether we have a conflict of interest or audit independence restriction to appointing a supplier. Before we take on a new supplier, we also carry out background checks required by law or regulation, for example, adverse media, bribery and corruption, and other financial crime checks.

Legal grounds for processing personal data of our suppliers are:

- Performance of a contract.
- Compliance with a legal or regulatory obligation.
- Our legitimate interest in managing payments, fees and charges, and to collect and recover money owed to TANGERINE LIFE.
- Our legitimate interest in understanding any conflict of interest or challenge with regard to independence legislation.
- Our legitimate interest in safeguarding against TANGERINE LIFE inadvertently dealing with the proceeds of criminal activities or assist in any other unlawful or fraudulent activities (for example, terrorism).

5.7 Visitors to TANGERINE LIFE offices

When you visit a TANGERINE LIFE office, we process your personal data in order to provide you with certain facilities (such as access to our buildings and conference rooms or Wi-Fi), to control access to our buildings, and to protect our offices, personnel, goods and confidential information (for example, by using CCTV).

The personal data we collect is generally limited to your name, contact information, location, and the time you enter and leave our office.

5.7.1 Visitor records and access badges

We require visitors to our offices to sign in at reception and we keep that record of visitors for a short period of time. Visitors to our offices are provided with a temporary access badge to access our offices. Our visitor records will be used to verify that access badges are returned, to look into a security incident and for emergency purposes (for example, if an office needs to be evacuated).

5.7.2 Wi-Fi

We monitor and log traffic on our Wi-Fi networks. This allows us to see limited information about a user's network behavior but will also include being able to see at least the source and destination addresses the user is connecting from and to.

5.7.3 CCTV

TANGERINE LIFE uses CCTV monitoring where permitted by law. CCTV images are securely stored and only accessible on a need-to-know basis (for example, to look into an incident). We are allowed to disclose CCTV images to law enforcement bodies. We will also share CCTV images with our insurers for purposes of processing an insurance claim as a result of an incident. CCTV recordings are typically deleted or automatically overwritten after a short period of time unless an issue is identified that requires further investigation.

Legal grounds for processing personal data of visitors to TANGERINE LIFE offices are:

- Our legitimate interest in protecting our offices, personnel, goods and confidential information.
- Our legitimate interest in preventing and detecting crime, and establishing, exercising and defending legal claims.

6.0 Do We use Cookies?

We use cookies to improve your browsing experience on our website. By browsing on our website, you consent to our use of cookies in accordance with our privacy policy.

6.1 About Cookies

Cookies are a kind of short-term memory for the web. They are stored in your browser and enable a site to 'remember' little bits of information between pages or visits. Cookies can be used by web servers to identify and track users as they navigate different pages on a website, and to identify users returning to a website. Cookies may be either "persistent" cookies or "session" cookies. A persistent cookie consists of a text file sent by a web server to a web browser, which will be stored by the browser and will remain valid until its set expiry date (unless deleted by the user before the expiry date). A session cookie, on the other hand, will expire at the end of the user session, when the web browser is closed.

6.2 Our Website cookies

We use both session cookies (which expire once you close your web browser) and persistent cookies (which stay on Your device until you delete them). We need the cookies to enable technical performance of Our websites and allow us to 'remember' the choices you make and your preferences (Functionality) and to allow us collect certain information about how You navigate the Sites (Performance/Analytical).

By this, we are able to understand which parts of Our websites are interesting to You and which are not, as well as what We can do to improve them.

7.0 How We Use Cookies

Cookies do not contain any information that personally identifies You, but personal information that We store about You may be linked, by us, to the information stored in and obtained from cookies. The cookies used on Our website include those which are strictly necessary for access and navigation, cookies that track usage (performance

cookies) and those used to remember your choices (functionality cookies). We may use the information We obtain from Your use of our cookies for the following purposes:

- To provide you with a better website experience by enabling us to monitor which pages You find useful and which you do not;
- To recognize Your computer and track you when You visit Our website;
- To retain investors' email addresses and passwords when they log in to Our investment centre; and
- To analyze the use of Our website – such as how many people visit us each day.

7.1 Third-party Cookies

Our website uses cookies provided by trusted third-party such as Google Analytics, which is one of the most widespread and trusted analytics solutions on the web. This helps us to understand how You use the site and ways that We can improve Your experience.

7.2 Accepting, Declining and Disabling Cookies

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but You can usually modify your browser setting to decline cookies if you prefer. However, this may prevent you from taking full advantage of the website. You can also disable cookies if You wish. However, this will affect the functionality of Our website and many other websites that You visit. Disabling cookies will usually result in also disabling certain functionality and features of this site. Therefore, it is recommended that you do not disable cookies.

7.3 Links to other websites

Our Site may contain links to other websites of interest. However, once You have used these links to leave Our Site, You should note that We do not have any control over such websites. Therefore, We cannot be responsible for the protection and privacy of any information which You provide whilst visiting such websites and such websites are not governed by this Privacy Policy. You should exercise caution and review the privacy statement(s) applicable to the websites.

8.0 Controlling your personal information

You may choose to restrict the collection or use of your personal information in the following ways:

- Whenever You are asked to fill in a form on the Site, the privacy policy link will be available. You can decide not to fill the form if you do not accept the terms of the policy;
- If You have previously agreed to us using Your personal information for direct marketing purposes, You may change Your mind at any time by emailing us at hello@tangerinelife.com

We will not sell, distribute or lease Your personal information to third parties unless we have Your permission or are required by law to do so. **We may use Your personal information to send You promotional information about third parties or one of our sister companies which We think You may find interesting subject to your written permission to do so.**

9.0 How we protect your information

We are committed to ensuring that Your information is secure. In order to prevent unauthorised access or disclosure, We have put in place reasonable physical, electronic and managerial procedures to safeguard and secure the information We collect online.

In particular, We adopt appropriate data collection, storage and processing practices and security measures to protect against unauthorized access, alteration, disclosure or destruction of Your personal transaction information and data stored on our Site.

Sensitive and private data exchange between the Site and its Users happens over a secured communication channel and is encrypted and protected. Transactions are also handled over a secure payment gateway. Also, the Firm has implemented appropriate technical, physical and organisational measures designed to protect personal information against accidental or unlawful destruction, accidental loss, damage, alteration, unauthorised disclosure or access, as well as all other forms of unlawful processing.

10.0 Retention of your personal information

We maintain personal information not longer than we need to use it in accordance with the Firm's Data Retention Policy. In some circumstances, we may retain your personal information for longer periods if it is in accordance with regulatory, legal, tax or accounting obligations. The Firm has an established retention procedure it applies to records and information collected and stored. In all cases, where your information is no longer required or you request for deletion, we will ensure it is disposed of in a secure manner.

11.0 Sharing your personal information

We do not sell, trade, or rent the personal identification information of data subjects to others. We may share generic aggregated demographic information not linked to any personal identification information regarding visitors and users with our business partners, trusted affiliates and advertisers for the purposes outlined above. We will not disclose Your personal information to anyone outside the Firm without Your consent to do so unless one of the following circumstances applies:

11.1 With your consent

We will share personal information with companies, organizations or individuals outside of the Firm when We have your consent to do so. We shall obtain your consent before sharing of any sensitive personal information.

11.2 For external processing

We provide personal information to our affiliates or other trusted businesses or persons to process it for us, based on our instructions and in compliance with our Privacy Policy and any other appropriate confidentiality and security measures.

11.3 For legal reasons

We will share personal information with companies, organizations or individuals outside of the Firm if we have a good-faith belief that access, use, preservation or disclosure of the information is reasonably necessary to:

- meet any applicable law, regulation, such as the Nigeria Data Protection Regulation (NDPR), legal process or enforceable governmental request.
- detect, prevent, or otherwise address fraud, security or technical issues.
- protect against harm to the rights, property or safety of the Firm, our Users or the public as required or permitted by law.

11.4 Your acceptance of these terms

By using this Site, You signify Your acceptance of this policy. If You do not agree to this policy, please do not use Our Site. Your continued use of the Site following the posting of changes to this policy will be deemed Your acceptance of those changes.

12.0 Accessing and updating your personal information

Whenever You use Our services, We aim to provide You with access to Your personal information. If that information is wrong, We strive to give You ways to update it quickly or to delete it – unless We have to keep that information for legitimate business or legal purposes. When updating Your personal information, We may ask You to verify Your identity before We can act on Your request.

We shall, at your request, can confirm what information We hold about You and how such information is processed. The following information are available upon Your request.

- Contact details of the Data Protection Officer, where applicable;
- The purpose of the processing as well as the legal basis for processing;
- The categories of personal data collected, stored and processed;
- Recipient(s) or categories of recipients that the data is/will be disclosed to;

- Information about how We ensure transfer of personal data to a third party or international organisation is done securely. The Attorney General of the Federation will approve sending personal data to some countries because they meet a minimum standard of data protection. In other cases, We will ensure there are specific measures in place to secure your information;
- How long the data will be stored;
- Details of Your rights to correct, erase, restrict or object to such processing;
- Information about Your right to withdraw consent at any time;
- How to lodge a complaint with the supervisory authority, National Information Technology Development Agency (NITDA);
- Whether the provision of personal data is a statutory or contractual requirement, or a requirement necessary to enter into a contract, as well as whether you are obliged to provide the personal data and the possible consequences of failing to provide such data;
- The source of personal data if it was not collected directly from you; and
- Any details and information of automated decision making, such as profiling, and any meaningful information about the logic involved, as well as the significance and expected consequences of such processing.

13.0 Your Rights as a Data Subject

At any point while we are in possession of or processing your personal data, You, the data subject, have the following rights:

- Right of Access – You have the right to request a copy of the information that We hold about you.
- Right of Rectification – You have a right to correct data that We hold about You that is inaccurate or incomplete.
- Right to be Erased/Forgotten – In certain circumstances, You can ask for the data We hold about You to be erased/deleted from our records.

- Right to Restriction of Processing – Where certain conditions apply to have a right to restrict the processing.
- Right of Portability – You have the right to have the data We hold about you transferred to another organisation (to be reused for Your own purposes).
- Right to Object – You have the right to object to certain types of processing such as direct marketing.
- Right to Object to automated processing, including profiling – You also have the right to be subject to the legal effects of automated processing or profiling.
- Right to Withdraw – You have the right to withdraw Your consent at any time.

14.0 Dispute Resolution or Filing a Complaint

If you have any complaints regarding our compliance with this Privacy Policy, please contact our Data Protection Officer. We will investigate and attempt to resolve complaints and disputes regarding use and disclosure of personal information within thirty (30) days in accordance with this Privacy Policy and in accordance with applicable law and regulation.

15.0 Changes to this privacy policy

Our Privacy Policy may change from time to time. We will not reduce your rights under this Policy without your explicit consent. We will post any privacy policy changes on this page and, if the changes are significant, we will provide a more prominent notice (including, for certain services, email notification of privacy policy changes) or via a pop-up notice or statement of changes on our website)

You acknowledge and agree that it is Your responsibility to review this Policy periodically and become aware of modifications. This Privacy Notice or Policy was last updated on December 10, 2019. The most up-to-date version can be found on this website.

16.0 Compliance with the Regulators

This Privacy Policy is in line with the provisions of Nigeria Data Protection Regulation, 2019 (Regulation), a regulation which describes how organisations including TANGERINE LIFE

must collect, handle and store personal information and applies regardless of whether data is stored electronically, on paper or on other materials.

17.0 Contacting Us

If you have any questions about this Privacy Policy, the practices of this Site, or your dealings with this Site, please contact us at:

TANGERINE LIFE

22, Funso Williams Avenue, Alaka, Surulere, Lagos.

E – hello@tangerinelife.com