Subject: **CedisPay Consumer Protection Policy: Safeguarding Your Rights and Building Trust**

Dear CedisPay Team,

I am delighted to present to you our Consumer Protection Policy, which outlines our commitment to protecting the rights of our valued consumers in accordance with the applicable legislation and contractual requirements. This policy serves as a guiding framework for our everyday operations, ensuring that we handle consumer data with utmost care and prioritize their privacy.

At CedisPay, we handle a wide range of data about identifiable individuals, including current and prospective employees, customers, website users, subscribers, and other stakeholders. To uphold the principles of consumer protection, we adhere to strict legal requirements and implement necessary safeguards to safeguard this data.

Our primary focus is on privacy and personal data protection. We pledge to process our consumers' personal data lawfully, fairly, and transparently. This includes collecting data for specific, legitimate purposes and not further processing it in a manner incompatible with those purposes. We also ensure that the data we collect is relevant, limited to what is necessary, accurate, and kept up to date. Additionally, we retain personal data for no longer than necessary and maintain appropriate security measures to ensure data integrity and confidentiality.

In line with our commitment to consumer rights, we recognize the following fundamental rights:

1. The right to be informed
2. The right of access
3. The right to rectification
4. The right to erasure
5. The right to restrict processing
6. The right to object
7. Rights in relation to automated decision making and profiling

We believe in providing accessible and efficient dispute resolution mechanisms for our consumers. Our goal is to address consumer complaints courteously, promptly, and fairly. We view complaints as opportunities to enhance customer loyalty and continuously improve our services. The process consists of three levels:

1. First Level: Consumers can utilize any available complaint channel provided by CedisPay. If a consensus cannot be reached, CedisPay will escalate the matter to the industry regulator within five working days.
2. Second Level: The industry regulator will act as an arbitrator between the parties and provide appropriate directives to resolve unresolved complaints or disputed decisions.
3. Third Level: If a party remains dissatisfied with the industry regulator's decision, they have the option to seek legal redress by instituting legal action.

We have established various complaint channels to ensure consumers can easily communicate their concerns to us. Consumers may present their complaints verbally via telephone or in writing through email.

Complaint Channels:

* Telephone: 0595 741 614, 0595 738 121
* Email: [complaints@cedispay.com.gh](mailto:complaints@cedispay.com.gh)

At CedisPay, we consider data breaches as serious matters and handle them with fairness and proportionality. In the event of a breach that poses a risk to individuals' rights and freedoms, we will promptly inform the relevant Data Protection Authority within 72 hours. Our Information Security Incident Response Procedure guides us in managing such incidents.

By upholding the principles of consumer protection, we aim to maintain and enhance customer loyalty, ensuring efficient and fair treatment for our consumers throughout their journey with CedisPay.

Should you have any questions or require further clarification regarding our Consumer Protection Policy, please do not hesitate to reach out. Let's continue to foster trust, transparency, and the highest standards of consumer protection in all our operations.

Thank you for your dedication and commitment to our consumers' well-being.

Warm regards,

CedisPay Customer experience team